

BMO Financial Group

Supplementary Regulatory Capital Information

For the Quarter Ended – October 31, 2021

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This report is unaudited and all amounts are in millions of Canadian dollars, unless otherwise indicated.

Use of this Document

The supplemental information contained in this package is designed to improve the readers' understanding of the capital requirements of BMO Financial Group (the Bank). This information should be used in conjunction with the Bank's Fourth Quarter 2021 Earnings Release and the 2021 Annual Report.

Additional financial information is also available in the Q4 2021 Supplementary Financial Information, Q4 2021 Investor Presentation as well as the Conference Call Webcast which can be accessed at our website at www.bmo.com/investorrelations.

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Items indicated n.a. were not applicable.

Regulatory Framework

Regulatory capital requirements for BMO are determined in accordance with guidelines issued by the Office of the Superintendent of Financial Institutions (OSFI), which are based on the Basel III framework developed by the Basel Committee on Banking Supervision (BCBS). The measures and disclosures herein are presented in accordance with OSFI's Pillar 3 Requirements Guideline and the Enhanced Disclosure Task Force (EDTF) regulatory capital related disclosures and reflect our adherence with, as applicable, OSFI's Capital Adequacy Requirements (CAR) Guideline, Leverage Requirements Guideline, and Total Loss Absorbing Capacity (TLAC) Guideline.

Changes

In March 2020, OSFI's letter to Federally Regulated Deposit-Taking Institutions (DTIs) introduced an adjustment to Common Equity Tier 1 (CET1) capital for Expected Credit Loss (ECL) provisioning. The adjustment to CET1 capital is measured each quarter as the increase in Stage 1 and Stage 2 allowances relative to January 31, 2020. The increased amount is adjusted for tax effects and subject to a scaling factor. The scaling factor is set at 70% in fiscal 2020, 50% in fiscal 2021 and 25% in fiscal 2022. We implemented this adjustment effective Q2 2020.

In March 2020, the Stressed Value-at-Risk (SVaR) multipliers set out in OSFI's Capital Adequacy Requirements (CAR) Guideline, under market risk, were reduced by two. This reduction was applied from Q2 2020 through Q2 2021.

In April 2020, OSFI announced temporary exclusions to the Leverage Ratio Requirements. Such exclusions are limited to central bank reserves and securities issued by sovereigns that qualify as High Quality Liquid Assets under the Liquidity Adequacy Requirements Guideline. We adopted this treatment prospectively effective Q2 2020 and it has remained in place through Q4 2021.

In March 2021, OSFI announced the unwinding of temporary regulatory adjustments to the market risk capital requirements for banks. Effective May 1, 2021, the Stressed Value-at-Risk (SVaR) multipliers set out in OSFI's Capital Adequacy Requirements (CAR) Guideline, under market risk, were set to pre-pandemic levels.

Users may provide their comments and suggestions on the Supplementary Regulatory Capital Information document by contacting Bill Anderson at (416) 867-7834 or bill2.anderson@bmo.com

Tables and Templates		Frequency	Q4 2021 Supplementary Financial Information	Q4 2021 Supplementary Regulatory Capital Information	2021 Annual MD&A	2021 Annual Financial Statements
			Page Reference			
Overview of Risk Management, Key Prudential Metrics and RWA	KM2 - Key metrics - TLAC requirements	Quarterly		7		
	OVA - Bank risk management approach	Annual			65-72, 74-113	
	OV1 - Overview of RWA	Quarterly		11		
Linkages between Financial Statements and Regulatory Exposures	LI1 - Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	Quarterly		12		
	LI2 - Main sources of differences between regulatory exposure amounts and carrying values in financial statements	Quarterly		13		
	LIA - Explanations of differences between accounting and regulatory exposure amounts	Annual		12-13	116	188-194
Composition of Capital and TLAC	CCA - Main features of regulatory capital instruments and other TLAC - eligible instruments (1)	Quarterly				
	CC1 - Composition of regulatory capital	Quarterly		3-4		
	CC2 - Reconciliation of regulatory capital to balance sheet	Quarterly		5		
	TLAC1 - TLAC composition	Quarterly		8		
	TLAC2 - Material subgroup entity - creditor ranking at legal entity level	Not applicable to BMO				
	TLAC3 - Resolution entity - creditor ranking at legal entity level	Quarterly		9		
Leverage Ratio	LR1 - Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly		10		
	LR2 - Leverage ratio common disclosure	Quarterly		10		
Credit Risk	CRA - General qualitative information about credit risk	Annual			78-84	
	CR1 - Credit quality of assets	Quarterly		14		
	CR2 - Changes in stock of defaulted loans and debt securities	Quarterly		15		
	CRB - Additional disclosures related to the credit quality of assets - Qualitative disclosures	Annual		14	114-116	155, 160-166
	CRB - Additional disclosures related to the credit quality of assets - Quantitative disclosures	Quarterly	25-31, 35	14, 32-34		
	CRC - Qualitative disclosure requirements related to credit risk mitigation techniques	Annual			84-86	177, 189
	CR3 - Credit risk mitigation techniques - overview	Quarterly		16		
	CRD - Qualitative disclosures on banks' use of external credit ratings under the standardized approach for credit risk	Annual		19-20	86-87	
	CR4 - Standardized approach - credit risk exposure and Credit Risk Mitigation (CRM) effects	Quarterly		17-18		
	CR5 - Standardized approach - exposures by asset classes and risk weights	Quarterly		19-20		
	CRE - Qualitative disclosures related to IRB models	Annual		32	85-87, 108	
	CR6 - IRB - Credit risk exposures by portfolio and PD range	Quarterly		21-30		
	CR7 - IRB - Effect on RWA of credit derivatives used as CRM techniques	Impact is immaterial and has been disclosed in CR3, footnote 6.				
	CR8 - RWA flow statements of credit risk exposures under IRB	Quarterly		31		
Counterparty Credit Risk	CR9 - IRB - Backtesting of probability of default (PD) per portfolio	Annual		59-62	86-87, 108	
	CR10 - IRB (specialized lending and equities under the simple risk-weight method)	Not applicable to BMO				
	CCRA - Qualitative disclosure related to counterparty credit risk	Annual			84-85, 101	
	CCR1 - Analysis of counterparty credit risk (CCR) exposure by approach	Quarterly		35		
	CCR2 - Credit valuation adjustment (CVA) capital charge	Quarterly		36		
	CCR3 - Standardized approach - CCR exposures by regulatory portfolio and risk weights	Quarterly		37-38		
	CCR4 - IRB - CCR exposures by portfolio and PD scale	Quarterly		39-43		
	CCR5 - Composition of collateral for CCR exposure	Quarterly		44		
	CCR6 - Credit derivatives exposures	Quarterly		45		
	CCR7 - RWA flow statements of CCR exposures under Internal Model Method (IMM)	Not applicable to BMO				
Securitization	CCR8 - Exposures to central counterparties	Quarterly		46		
	SECA - Qualitative disclosure requirements related to securitization exposures	Annual			72-73, 85	151, 156, 168-170
	SEC1 - Securitization exposures in the banking book	Quarterly		49-50		
	SEC2 - Securitization exposures in the trading book	Quarterly		51-52		
	SEC3 - Securitization exposures in the banking book and associated regulatory capital requirements (bank acting as originator or as sponsor)	Quarterly		53-54		
Market Risk	SEC4 - Securitization exposures in the banking book and associated capital requirements (bank acting as investor)	Quarterly		55-56		
	MRA - Qualitative disclosure requirements related to market risk	BMO has deferred these disclosures as allowed per OSFI's Pillar 3 guidance issued April 2017				
	MRB - Qualitative disclosures for banks using the Internal Models Approach (IMA)					
	MR1 - Market risk under standardized approach					
	MR2 - RWA flow statements of market risk exposures under an IMA					
	MR3 - IMA values for trading portfolios					
MR4 - Comparison of VaR estimates with gains/losses						
Operational Risk	General qualitative information on a bank's operational risk framework	Annual			106-108	
Interest Rate Risk in the Banking Book	Qualitative disclosures on IRRBB	Annual			95	
	Quantitative disclosures on IRRBB	Annual			95	

(1) CCA is available at <https://www.bmo.com/home/about/banking/investor-relations/regulatory-disclosure>.

CC1 - COMPOSITION OF REGULATORY CAPITAL (1) (2)

(\$ millions except as noted)		Cross reference (3)	Cross				
			Q4 2021	Q3 2021	Q2 2021	Q1 2021	Q4 2020
1	Common Equity Tier 1 Capital: instruments and reserves						
2	Directly issued qualifying common share capital plus related stock surplus	a+b	13,912	13,919	13,849	13,810	13,732
3	Retained earnings	c	35,497	34,089	32,561	32,012	30,745
4	Accumulated other comprehensive income (and other reserves)	d	2,556	3,840	3,256	4,478	5,518
5	<i>Directly issued capital subject to phase out from CET1</i>		n.a.	n.a.	n.a.	n.a.	n.a.
6	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		-	-	-	-	-
7	Common Equity Tier 1 Capital before regulatory adjustments		51,965	51,848	49,666	50,300	49,995
8	Common Equity Tier 1 Capital: regulatory adjustments						
9	Prudential valuation adjustments		88	88	64	112	148
10	Goodwill (net of related tax liability)	e+f-g	5,207	5,277	5,206	6,187	6,352
11	Other intangibles other than mortgage-servicing rights (net of related tax liability)	h-i	1,923	1,956	1,988	1,938	2,050
12	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	j-k	13	20	30	47	99
13	Cash flow hedge reserve	l	185	1,308	1,206	1,771	1,979
14	Shortfall of provisions to expected losses	m	-	-	-	-	-
15	Securitization gain on sale		-	-	-	-	-
16	Gains or losses due to changes in own credit risk on fair valued liabilities		(320)	(330)	(356)	(363)	(100)
17	Defined benefit pension fund net assets (net of related tax liability)	n-o	704	557	513	171	105
18	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	p	-	24	-	-	-
19	Reciprocal cross holdings in common equity		-	-	-	-	-
20	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-
21	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-
22	Mortgage servicing rights (amount above 10% threshold)		-	-	-	-	-
23	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		-	-	-	-	-
24	Amount exceeding the 15% threshold		-	-	-	-	-
25	of which: significant investments in the common stock financials		-	-	-	-	-
26	of which: mortgage servicing rights		-	-	-	-	-
27	of which: deferred tax assets arising from temporary differences		-	-	-	-	-
28	Other deductions or regulatory adjustments to CET1 as determined by OSFI (4)	q	(326)	(401)	(400)	(498)	(715)
29	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		-	-	-	-	-
30	Total regulatory adjustments to Common Equity Tier 1 Capital		7,474	8,499	8,251	9,365	9,918
31	Common Equity Tier 1 Capital (CET1)		44,491	43,349	41,415	40,935	40,077
32	Common Equity Tier 1 Capital (CET1) with transitional arrangements for ECL provisioning not applied		44,165	42,948	41,015	40,437	39,362
33	Additional Tier 1 Capital: instruments						
34	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	r	5,558	5,558	5,558	5,558	5,558
35	of which: classified as equity under applicable accounting standards		5,558	5,558	5,558	5,558	5,558
36	of which: classified as liabilities under applicable accounting standards		-	-	-	-	-
37	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>	s	-	-	290	290	290
38	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)		-	-	-	-	-
39	of which: instruments issued by subsidiaries subject to phase out		-	-	-	-	-
40	Additional Tier 1 Capital before regulatory adjustments		5,558	5,558	5,848	5,848	5,848
41	Additional Tier 1 Capital: regulatory adjustments						
42	Investments in own Additional Tier 1 instruments	t	5	3	5	5	7
43	Reciprocal cross holdings in Additional Tier 1 instruments		-	-	-	-	-
44	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-
45	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	u	78	78	78	78	78
46	Other deductions from Tier 1 Capital as determined by OSFI		-	-	-	-	-
47	of which: Reverse mortgages		-	-	-	-	-
48	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		-	-	-	-	-
49	Total regulatory adjustments applied to Additional Tier 1 Capital		83	81	83	83	85
50	Additional Tier 1 Capital (AT1)		5,475	5,477	5,765	5,765	5,763
51	Tier 1 Capital (T1 = CET1 + AT1)		49,966	48,826	47,180	46,700	45,840
52	Tier 1 Capital with transitional arrangements for ECL provisioning not applied		49,640	48,425	46,780	46,202	45,125
53	Tier 2 Capital: instruments and provisions						
54	Directly issued qualifying Tier 2 instruments plus related stock surplus	v	6,747	6,827	5,758	7,130	8,270
55	<i>Directly issued capital instruments subject to phase out from Tier 2 Capital</i>	w	141	141	141	141	146
56	Tier 2 instruments (and CET1 and AT1 instruments not included in row 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2 Capital)		-	-	-	-	-
57	of which: instruments issued by subsidiaries subject to phase out		-	-	-	-	-
58	General allowances	x	398	460	473	692	458
59	Tier 2 Capital before regulatory adjustments		7,286	7,428	6,372	7,963	8,874

(1) Regulatory capital assumes that all Basel III regulatory adjustments are applied effective January 1, 2013 and that the capital value of instruments which no longer qualify as regulatory capital under Basel III rules will be phased out at a rate of 10% per year from January 1, 2013 and continuing to January 1, 2022.

(2) Row numbering, as per OSFI May 2018 advisory, is provided for consistency and comparability in the disclosure of elements of capital among banks and across jurisdictions. Banks are required to maintain the same row numbering per OSFI advisory. Where there is no value in a row, institutions should report n.a. or nil and the row number must not change.

(3) Cross reference to CC2 - Reconciliation of Regulatory Capital to Balance Sheet (page 5).

(4) Represents the transitional arrangements for the capital treatment of ECL provisioning announced by OSFI in March 2020 applying a scaling factor. The scaling factor is set at 70% in fiscal 2020, 50% in fiscal 2021 and 25% in fiscal 2022.

CC1 - COMPOSITION OF REGULATORY CAPITAL (CONTINUED)

(\$ millions except as noted)		Cross reference	Q4 2021	Q3 2021	Q2 2021	Q1 2021	Q4 2020
52	Tier 2 Capital: regulatory adjustments						
53	Investments in own Tier 2 instruments	y	1	1	19	29	3
54	Reciprocal cross holdings in Tier 2 instruments and Other TLAC-eligible instruments		-	-	-	-	-
54a	Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		-	-	-	-	-
55	Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions		-	-	-	-	-
56	Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, net of eligible short positions	z	50	50	50	50	50
57	Other deductions from Tier 2 capital		-	-	-	-	-
58	Total regulatory adjustments to Tier 2 Capital		51	51	69	79	53
59	Tier 2 Capital (T2)		7,235	7,377	6,303	7,884	8,821
59a	Total Capital (TC = T1 + T2)		57,201	56,203	53,483	54,584	54,661
60	Total Capital with transitional arrangements for ECL provisioning not applied		57,201	56,203	53,483	54,584	54,661
60a	Total Risk-Weighted Assets						
60b	Common Equity Tier 1 (CET 1) Capital RWA (1)		325,433	322,529	319,802	328,822	336,607
60c	Tier 1 Capital RWA (1)		325,433	322,529	319,802	328,822	336,607
61	Total Capital RWA (1)		325,433	322,529	319,802	328,822	336,607
61a	Capital Ratios						
62	Common Equity Tier 1 (as percentage of risk-weighted assets)		13.7%	13.4%	13.0%	12.4%	11.9%
62a	CET1 Ratio with transitional arrangements for ECL provisioning not applied		13.6%	13.3%	12.8%	12.3%	11.7%
63	Tier 1 (as percentage of risk-weighted assets)		15.4%	15.1%	14.8%	14.2%	13.6%
63a	Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied		15.3%	15.0%	14.6%	14.1%	13.4%
64	Total Capital (as percentage of risk-weighted assets)		17.6%	17.4%	16.7%	16.6%	16.2%
64a	Total Capital Ratio with transitional arrangements for ECL provisioning not applied		17.6%	17.4%	16.7%	16.6%	16.2%
65	Buffer (minimum CET1 plus capital conservation buffer plus G-SIB buffer plus D-SIB buffer requirement, expressed as a percentage of risk-weighted assets)		8.0%	8.0%	8.0%	8.0%	8.0%
66	of which: capital conservation buffer		2.5%	2.5%	2.5%	2.5%	2.5%
67	of which: bank specific countercyclical buffer		0.0%	0.0%	0.0%	0.0%	0.0%
67a	of which: G-SIB buffer		n.a.	n.a.	n.a.	n.a.	n.a.
68	of which: D-SIB buffer		1.0%	1.0%	1.0%	1.0%	1.0%
69	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)		13.7%	13.4%	13.0%	12.4%	11.9%
70	OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))						
71	Common Equity Tier 1 target ratio		8.0%	8.0%	8.0%	8.0%	8.0%
72	Tier 1 capital target ratio		9.5%	9.5%	9.5%	9.5%	9.5%
73	Total capital target ratio		11.5%	11.5%	11.5%	11.5%	11.5%
74	Amounts below the thresholds for deduction (before risk weighting)						
75	Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities	a1 - b1	822	911	809	850	581
76	Significant investments in the common stock of financials	c1	2,081	2,003	1,912	1,877	1,814
77	Mortgage servicing rights (net of related tax liability)	d1	29	27	29	29	31
78	Deferred tax assets arising from temporary differences (net of related tax liability)	e1 - f1	1,899	1,763	1,825	1,843	1,904
79	Applicable caps on the inclusion of provisions in Tier 2						
80	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)		231	246	250	323	326
81	Cap on inclusion of provisions in Tier 2 under standardized approach		231	246	250	323	326
82	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to application of cap)		2,039	2,225	2,337	2,389	2,395
83	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach		492	614	624	866	847
84	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)						
85	Current cap on CET1 instruments subject to phase out arrangements		-	-	-	-	-
86	Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)		-	-	-	-	-
87	Current cap on AT1 instruments subject to phase out arrangements		432	432	432	432	864
88	Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)		-	-	-	-	-
89	Current cap on T2 instruments subject to phase out arrangements		513	513	513	513	1,027
90	Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)		-	-	-	-	-

(1) Under OSFI's CAR Guideline, which governs advanced approaches, the Bank calculates a Basel Capital Floor and increases its risk-weighted assets to the extent such floor applies. Based on these requirements, there was no capital floor applicable for Q4 2020 through Q4 2021.

CC2 - RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET

LINE	(\$ millions)	Balance sheet as in	Under regulatory	Cross	LINE	Balance sheet as in	Under regulatory	Cross
		Report to	scope of	Reference		Report to	scope of	Reference
#		Shareholders	consolidation (1)	(2)	#	Shareholders	consolidation (1)	(2)
		Q4 2021	Q4 2021			Q4 2021	Q4 2021	
Assets					Liabilities and Equity			
Cash and Cash Equivalents	1	93,261	92,896		Deposits	40	685,631	685,631
Interest Bearing Deposits with Banks	2	8,303	8,303		Other Liabilities			
Securities	3	232,849	222,656		Derivative instruments	41	30,815	30,597
Investments in own shares CET1 (if not already netted off paid-in capital on reported balance sheet)	4	-	-	p	Acceptances	42	14,021	14,021
Investments in own Additional Tier 1 instruments not derecognized for accounting purposes	5	-	5	t	Securities sold but not yet purchased	43	32,073	32,073
Investments in own Tier 2 instruments not derecognized for accounting purposes	6	-	1	y	Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities (3)	44	34,876	b1
Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities (3)	7	35,698	35,698	a1	Securities lent or sold under repurchase agreements	45	97,556	97,556
Significant investments in the common stock of financials exceeding regulatory thresholds (4)	8	-	-		Securitization and structured entities' liabilities	46	25,486	25,486
Significant investments in the common stock of financials not exceeding regulatory thresholds (4)	9	-	2,081	c1	Current tax liabilities	47	221	215
Goodwill embedded in significant investments	10	-	56	e	Deferred tax liabilities (5)	48	192	192
Significant investments in the Additional Tier 1 instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation	11	-	78	u	related to goodwill	49	-	g
Significant investments in the Tier 2 instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation	12	-	50	z	related to intangibles	50	-	i
Securities Borrowed or Purchased Under Resale Agreements	13	107,382	107,382		related to defined-benefit pension fund net assets	51	-	o
Loans					related to deferred tax assets excluding those arising from temporary differences	52	-	k
Residential mortgages	14	135,750	135,750		related to deferred tax assets arising from temporary differences	53	1,118	f1
Consumer instalment and other personal	15	77,164	77,164		Other	54	37,764	24,765
Credit cards	16	8,103	8,103		Total other liabilities	55	238,128	224,905
Business and government	17	239,809	239,539		Subordinated Debt			
Allowance for credit losses	18	(2,564)	(2,564)		Subordinated debt	56	6,893	6,893
Transitional arrangements for capital treatment of ECL provisioning included in CET1	19	-	(326)	q	Directly issued qualifying subordinated debt	57	6,747	v
Allowance reflected in Tier 2 regulatory capital	20	-	(398)	x	Directly issued subordinated debt subject to phase out	58	141	w
Shortfall of provisions to expected loss	21	-	-	m	Equity			
Total net loans	22	458,262	457,992		Preferred shares and other equity instruments	59	5,558	5,558
Other Assets					Directly issued qualifying Additional Tier 1 instruments	60	5,558	r
Derivative instruments	23	36,713	36,711		Directly issued Additional Tier 1 instruments subject to phase out	61	-	s
Customers' liability under acceptances	24	14,021	14,021		Common shares	62	13,599	a
Premises and equipment	25	4,454	4,357		Contributed surplus	63	313	b
Goodwill	26	5,378	5,378	f	Retained earnings	64	35,497	c
Intangible assets	27	2,266	2,266	h	Accumulated other comprehensive income	65	2,556	d
Current tax assets	28	1,588	1,588		of which: Cash flow hedges	66	185	l
Deferred tax assets (5)	29	1,287	1,294		Total Equity	67	57,523	57,523
Deferred tax assets excluding those arising from temporary differences	30	-	21	j	Total Liabilities and Equity	68	988,175	974,952
Deferred tax assets arising from temporary differences	31	-	3,017					
of which: exceeding regulatory thresholds	32	-	-					
of which: not exceeding regulatory thresholds	33	-	3,017	e1				
Other	34	22,411	20,108					
Defined-benefit pension fund net assets	35	-	949	n				
Mortgage servicing rights	36	-	29					
of which: exceeding regulatory thresholds	37	-	-					
of which: not exceeding regulatory thresholds	38	-	29	d1				
Total Assets	39	988,175	974,952					

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company (\$14,367 million assets and \$1,310 million equity) covers the development and marketing of individual life, critical illness and annuity products as well as segregated funds. It also offers group creditor and travel insurance to bank customers in Canada. BMO Reinsurance Limited (\$451 million assets and \$235 million equity) covers the reinsurance of life, health and disability insurance risks. The business reinsured is written by insurers and reinsurers principally in North America and Europe.

(2) Cross reference to CC1 - Composition of Regulatory Capital (pages 3 and 4).

(3) Includes synthetic holdings of non-significant capital investments in banking, financial and insurance entities.

(4) Under Basel III, significant investments in financial services entities that are outside the scope of regulatory consolidation are deducted from the Bank's capital using the corresponding deduction approach (e.g. investments in non-common Tier 1 are deducted from the Bank's non-common Tier 1 capital) except that investments in common equity capital of a significant investment which represents less than 10% of the Bank's CET1 are risk weighted at 250% and are not deducted provided the sum of such investments, deferred tax assets related to timing differences and mortgage servicing rights are less than 15% of the Bank's CET1. Goodwill embedded in significant investments is separated and is shown in the corresponding line below.

(5) Deferred tax assets and liabilities are presented on the balance sheet net by legal jurisdiction.

FLOW STATEMENT OF BASEL III REGULATORY CAPITAL

(\$ millions)	LINE					
	#	Q4 2021	Q3 2021	Q2 2021	Q1 2021	Q4 2020
Common Equity Tier 1 Capital						
Opening Balance	1	43,349	41,415	40,935	40,077	38,984
New capital issues	2	23	40	32	27	267
Redeemed capital or Treasury Shares	3	(33)	33	3	44	(37)
Gross dividends and distributions (deduction)	4	(747)	(747)	(754)	(742)	(737)
Net Income	5	2,159	2,275	1,303	2,017	1,584
Removal of own credit spread (net of tax)	6	(10)	(26)	(7)	263	(18)
Movements in other comprehensive income						
Currency translation differences	7	(195)	382	(988)	(910)	(94)
Fair value through other comprehensive income securities	8	(148)	24	(108)	48	(18)
Other (1)	9	182	76	439	30	10
Goodwill and other intangible assets (deduction, net of related tax liability)	10	103	(39)	931	277	57
Other, including regulatory adjustments and transitional arrangements						
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	11	7	10	17	52	29
Prudential valuation adjustments	12	-	(24)	48	36	11
Other (2)	13	(199)	(70)	(436)	(284)	39
Closing Balance	14	44,491	43,349	41,415	40,935	40,077
Other non-core Tier 1 (Additional Tier 1) Capital						
Opening Balance	15	5,477	5,765	5,765	5,763	5,262
New non-core tier 1 (Additional Tier 1) eligible capital issues	16	-	-	-	-	1,250
Redeemed capital	17	-	(290)	-	-	(750)
Other, including regulatory adjustments and transitional arrangements (3)	18	(2)	2	-	2	1
Closing Balance	19	5,475	5,477	5,765	5,765	5,763
Total Tier 1 Capital	20	49,966	48,826	47,180	46,700	45,840
Tier 2 Capital						
Opening Balance	21	7,377	6,303	7,884	8,821	8,903
New Tier 2 eligible capital issues	22	-	1,000	-	-	-
Redeemed capital	23	-	-	(1,250)	(1,000)	-
Amortization adjustments	24	-	-	-	-	-
Other, including regulatory adjustments and transitional arrangements (4)	25	(142)	74	(331)	63	(82)
Closing Balance	26	7,235	7,377	6,303	7,884	8,821
Total Regulatory Capital	27	57,201	56,203	53,483	54,584	54,661

(1) Includes: AOCI on pension and other post-employment benefits and on own credit risk on financial liabilities designated at fair value.

(2) Includes: Capital deductions for expected loss in excess of allowances, defined benefit pension assets (net of related deferred tax liability), investment in own shares, changes in contributed surplus, threshold deductions and transitional arrangements for the capital treatment of ECL provisioning announced by OSFI in March 2020.

(3) Includes: Changes in non-qualifying capital instruments.

(4) Includes: Changes in non-qualifying capital instruments and eligible allowances.

CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES

CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES		LINE				
	#	Q4 2021	Q3 2021	Q2 2021	Q1 2021	Q4 2020
Bank of Montreal Mortgage Corporation - Basel III (1)						
Common Equity Tier 1 ratio	1	22.1%	22.4%	21.7%	22.1%	20.8%
Tier 1 ratio	2	22.1%	22.4%	21.7%	22.1%	20.8%
Total capital ratio	3	22.2%	22.5%	21.8%	22.2%	21.0%
BMO Harris Bank N.A. - Basel III (2)						
Tier 1 ratio	4	13.5%	13.4%	13.1%	12.4%	12.4%
Total capital ratio	5	14.8%	14.8%	14.8%	14.2%	14.2%

(1) Capital ratios assume that all Basel III regulatory adjustments are applied effective January 1, 2013 and that the capital value of instruments which no longer qualify as regulatory capital under Basel III rules will be phased out at a rate of 10% per year from January 1, 2013, continuing to January 1, 2022.

(2) Calculated using U.S. Basel III guidelines currently in effect for U.S. regulatory purposes and based on BMO Harris N.A.'s calendar quarter ends: September 2021, June 2021, March 2021, December 2020 and September 2020.

KM2 - KEY METRICS – TLAC REQUIREMENTS (1) (2)

(\$ millions except as noted)

	Q4 2021	Q3 2021	Q2 2021	Q1 2021	Q4 2020
	a	b	c	d	e
1 Total loss-absorbing capacity (TLAC) available	90,353	84,036	77,277	80,861	77,870
1a Total loss-absorbing capacity (TLAC) available with transitional arrangements for ECL provisioning not applied	90,353	84,036	77,277	80,861	77,870
2 Total RWA at the level of the resolution group	325,433	322,529	319,802	328,822	336,607
3 TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	27.8 %	26.1 %	24.2 %	24.6 %	23.1 %
3a TLAC ratio: TLAC as a percentage of RWA (row 1a / row 2) (%) available with transitional arrangements for ECL provisioning not applied	27.8 %	26.1 %	24.2 %	24.6 %	23.1 %
4 Leverage ratio exposure measure at the level of the resolution group	976,690	969,824	926,323	966,509	953,640
5 TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	9.3 %	8.7 %	8.3 %	8.4 %	8.2 %
5a TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure with transitional arrangements for ECL provisioning not applied (row 1a / row 4) (%)	9.3 %	8.7 %	8.3 %	8.4 %	8.2 %
6a Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	Yes	Yes	Yes	Yes	Yes
6b Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	No	No	No	No	No
6c If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied (%)	n.a.	n.a.	n.a.	n.a.	n.a.

(1) BMO Financial Group uses the Single Point of Entry approach whereby the parent bank is the single resolution entity on which the resolution measures are applied. KM2 is reported on a consolidated basis excluding insurance subsidiaries.

(2) Lines 1, 3 and 5 incorporate transitional arrangements for the capital treatment of ECL provisioning announced by OSFI in March 2020 applying a scaling factor.

The scaling factor is set at 70% in fiscal 2020, 50% in fiscal 2021 and 25% in fiscal 2022. Lines 1a, 3a and 5a represent TLAC available with transitional arrangements for ECL provisioning not applied.

TLAC1 - TLAC COMPOSITION (1)

	Q4 2021	Q3 2021	Q2 2021	Q1 2021	Q4 2020
(\$ millions except as noted)	a	b	c	d	e
Regulatory capital elements of TLAC and adjustments					
1 Common Equity Tier 1 capital (CET1)	44,491	43,349	41,415	40,935	40,077
2 Additional Tier 1 capital (AT1) before TLAC adjustments	5,475	5,477	5,765	5,765	5,763
3 AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
4 Other adjustments	-	-	-	-	-
5 AT1 instruments eligible under the TLAC framework	5,475	5,477	5,765	5,765	5,763
6 Tier 2 capital (T2) before TLAC adjustments	7,235	7,377	6,303	7,884	8,821
7 Amortized portion of T2 instruments where remaining maturity > 1 year	5	5	5	5	-
8 T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
9 Other adjustments	-	-	-	-	-
10 T2 instruments eligible under the TLAC framework	7,240	7,382	6,308	7,889	8,821
11 TLAC arising from regulatory capital	57,206	56,208	53,488	54,589	54,661
Non-regulatory capital elements of TLAC					
12 External TLAC instruments issued directly by the Bank and subordinated to excluded liabilities	-	-	-	-	-
13 External TLAC instruments issued directly by the Bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	33,238	27,905	23,816	26,318	23,280
14 Of which: amount eligible as TLAC after application of the caps	-	-	-	-	-
15 External TLAC instruments issued by funding vehicles prior to January 1, 2022	-	-	-	-	-
16 Eligible ex ante commitments to recapitalize a G-SIB in resolution	-	-	-	-	-
17 TLAC arising from non-regulatory capital instruments before adjustments	33,238	27,905	23,816	26,318	23,280
Non-regulatory capital elements of TLAC: adjustments					
18 TLAC before deductions	90,444	84,113	77,304	80,907	77,941
19 Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIBs and D-SIBs)	-	-	-	-	-
20 Deduction of investments in own other TLAC liabilities	(91)	(77)	(27)	(46)	(71)
21 Other adjustments to TLAC	-	-	-	-	-
22 TLAC available after deductions	90,353	84,036	77,277	80,861	77,870
Risk-weighted assets and leverage exposure measure for TLAC purposes					
23 Total risk-weighted assets adjusted as permitted under the TLAC regime	325,433	322,529	319,802	328,822	336,607
24 Leverage exposure measure	976,690	969,824	926,323	966,509	953,640
TLAC ratios and buffers					
25 TLAC Ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	27.8 %	26.1 %	24.2 %	24.6 %	23.1 %
26 TLAC Leverage Ratio (as a percentage of leverage exposure)	9.3 %	8.7 %	8.3 %	8.4 %	8.2 %
27 CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements (2)	n.a.	n.a.	n.a.	n.a.	n.a.
28 Institution-specific buffer (capital conservation buffer plus countercyclical buffer plus higher loss absorbency, expressed as a percentage of risk-weighted assets)	3.5 %	3.5 %	3.5 %	3.5 %	3.5 %
29 Of which: capital conservation buffer	2.5 %	2.5 %	2.5 %	2.5 %	2.5 %
30 Of which: bank specific countercyclical buffer	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %
31 Of which: D-SIB / G-SIB buffer	1.0 %	1.0 %	1.0 %	1.0 %	1.0 %

(1) BMO Financial Group uses the Single Point of Entry approach whereby the parent bank is the single resolution entity on which the resolution measures are applied.

TLAC1 is reported on a consolidated basis excluding insurance subsidiaries.

(2) Completion of this row is not required by OSFI at this time.

**TLAC3 - RESOLUTION ENTITY - CREDITOR RANKING AT
LEGAL ENTITY LEVEL (1)**

(\$ millions)

TLAC3 - RESOLUTION ENTITY - CREDITOR RANKING AT LEGAL ENTITY LEVEL (1)		Q4 2021						
		Creditor ranking						Sum 1 to 6
		1 (most junior)	2	3	4	5	6 (most senior)	
(\$ millions)								
1	Description of creditor ranking	Common shares	Preferred shares	Additional Tier 1 Instruments	Subordinated debt	Bail-in debt (2)	Other liabilities (3)	
2	Total capital and liabilities net of credit risk mitigation	13,599	3,650	1,908	6,849	36,312	-	62,318
3	Subset of row 2 that are excluded liabilities	-	5	-	1	80	-	86
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	13,599	3,645	1,908	6,848	36,232	-	62,232
5	Subset of row 4 that are potentially eligible as TLAC	13,599	3,645	1,908	6,848	33,485	-	59,485
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	5,484	-	5,484
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	25	21,552	-	21,577
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	5,176	2,095	-	7,271
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	1,250	1,647	4,354	-	7,251
10	Subset of row 5 that is perpetual securities	13,599	3,645	658	-	-	-	17,902

(1) Instruments are reported at nominal values.

(2) Under the Bail-in Regime, Bail-in Debt, which would ordinarily rank equally to Other Liabilities in liquidation, is subject to conversion, in whole or in part, into common shares under statutory resolution powers whereas Other Liabilities are not subject to such conversion.

(3) Completion of this column is not required by OSFI at this time.

LR1 - SUMMARY COMPARISON OF ACCOUNTING ASSETS VS. LEVERAGE RATIO EXPOSURE MEASURE



(\$ millions)

	Q4 2021	Q3 2021	Q2 2021	Q1 2021	Q4 2020
1 Total consolidated assets as per published financial statements	988,175	971,358	949,839	973,211	949,261
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(13,173)	(13,360)	(12,394)	(13,178)	(12,479)
3 Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(7,451)	(5,899)	(6,171)	(6,781)	(8,094)
4 Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-	-	-	-
5 Adjustments for derivative financial instruments	10,393	10,900	5,573	11,416	9,667
6 Adjustment for securities financing transactions (i.e. repo assets and similar secured lending)	6,060	7,867	5,104	1,065	1,488
7 Adjustment for off-balance sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	137,983	133,529	130,403	130,473	134,443
8 Other adjustments (1)	(145,297)	(134,571)	(146,031)	(129,697)	(120,646)
9 Leverage Ratio Exposure Measure	976,690	969,824	926,323	966,509	953,640

LR2 - LEVERAGE RATIO COMMON DISCLOSURE

Leverage ratio framework

(\$ millions except as noted)

	Q4 2021	Q3 2021	Q2 2021	Q1 2021	Q4 2020
On-balance sheet exposures					
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral) (1)	686,364	685,770	658,010	678,238	670,168
2 Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-	-	-	-
3 (Deductions of receivables assets for cash variation margin provided in derivative transactions)	(3,487)	(3,800)	(3,997)	(4,625)	(4,996)
4 (Asset amounts deducted in determining transitional Tier 1 capital)	(8,203)	(9,310)	(9,090)	(10,308)	(10,817)
5 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	674,674	672,660	644,923	663,305	654,355
Derivative exposures					
6 Replacement cost associated with all derivative transactions (2)	27,565	25,961	23,874	23,380	26,144
7 Add-on amounts for potential future exposure associated with all derivative transactions (3)	25,165	26,612	25,760	28,067	27,024
8 (Exempted central counterparty-leg of client cleared trade exposures)	(2,230)	(1,662)	(2,198)	(1,468)	(1,828)
9 Adjusted effective notional amount of written credit derivatives	27,415	23,217	21,155	20,888	19,958
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(27,324)	(23,099)	(21,025)	(20,775)	(19,823)
11 Total derivative exposures (sum of lines 6 to 10)	50,591	51,029	47,566	50,092	51,475
Securities financing transaction exposures					
12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	108,800	108,787	100,805	123,301	115,865
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(6,753)	(7,811)	(7,898)	(9,207)	(9,813)
14 Counterparty credit risk (CCR) exposure for SFTs	11,395	11,630	10,524	8,545	7,315
15 Agent transaction exposures	-	-	-	-	-
16 Total securities financing transaction exposures (sum of lines 12 to 15)	113,442	112,606	103,431	122,639	113,367
Other off-balance sheet exposures					
17 Off-balance sheet exposure at gross notional amount	429,219	417,296	408,277	400,296	411,215
18 (Adjustments for conversion to credit equivalent amounts)	(291,236)	(283,767)	(277,874)	(269,823)	(276,772)
19 Off-balance sheet items (sum of lines 17 and 18)	137,983	133,529	130,403	130,473	134,443
Capital and Total Exposures					
20 Tier 1 capital	49,966	48,826	47,180	46,700	45,840
20a Tier 1 Capital with transitional arrangements for ECL provisioning not applied	49,640	48,425	46,780	46,202	45,125
21 Total Exposures (sum of lines 5, 11, 16 and 19)	976,690	969,824	926,323	966,509	953,640
Leverage Ratios					
22 Basel III leverage ratio	5.1%	5.0%	5.1%	4.8%	4.8%
22a Leverage ratio with transitional arrangements for ECL provisioning not applied	5.1%	5.0%	5.1%	4.8%	4.7%

(1) Includes temporary exclusions announced by OSFI in April 2020.

(2) Represents replacement cost after applying alpha equal to 1.4.

(3) Represents potential future exposure after applying alpha equal to 1.4.

OV1 - OVERVIEW OF RWA (1)

(\$ millions)		RWA (2)					Minimum capital requirements
		Q4 2021	Q3 2021	Q2 2021	Q1 2021	Q4 2020	Q4 2021
		a	b	c	d	e	f
1	Credit risk (excluding counterparty credit risk (CCR))	237,703	236,012	234,802	243,291	252,268	19,016
2	Of which standardized approach (SA)	37,388	35,554	34,637	41,198	41,664	2,991
3	Of which internal rating-based (IRB) approach	200,315	200,458	200,165	202,093	210,604	16,025
4	Counterparty credit risk	18,047	19,865	20,748	21,602	19,842	1,443
5	Of which standardized approach for counterparty credit risk (SA-CCR)	9,703	11,159	10,987	11,524	11,605	776
6	Of which internal model method (IMM)	-	-	-	-	-	-
6a	Of which comprehensive approach for credit risk mitigation (for SFTs)	4,247	4,078	4,606	4,165	3,408	340
6b	Of which CVA capital charge	3,317	3,795	4,563	5,036	4,198	265
6c	Of which exposures to QCCP	780	833	592	877	631	62
7	Equity positions in banking book under market-based approach	-	-	-	-	-	-
8	Equity investments in funds – look-through approach	499	567	598	122	97	40
9	Equity investments in funds – mandate-based approach	1,828	1,711	1,563	1,428	1,363	146
10	Equity investments in funds – fall-back approach	188	151	150	230	214	15
11	Settlement risk	-	5	5	-	-	-
12	Securitization exposures in banking book	4,570	4,304	4,563	4,887	5,761	366
13	Of which securitization internal ratings-based approach (SEC-IRBA)	3,394	3,241	3,560	3,804	4,386	272
14	Of which securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	140	135	132	134	304	11
15	Of which securitization standardized approach (SEC-SA)	1,036	928	871	949	1,071	83
16	Market risk	12,066	10,395	8,553	9,111	9,348	966
17	Of which standardized approach (SA) (3)	345	340	189	151	159	28
18	Of which internal model approaches (IMM)	11,721	10,055	8,364	8,960	9,189	938
19	Operational risk	40,509	40,036	39,404	38,779	38,342	3,241
20	Of which Basic Indicator Approach	-	-	-	-	-	-
21	Of which Standardized Approach	40,509	40,036	39,404	38,779	38,342	3,241
22	Of which Advanced Measurement Approach	-	-	-	-	-	-
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	10,023	9,483	9,416	9,372	9,372	802
24	Floor adjustment (4)	-	-	-	-	-	-
25	Total	325,433	322,529	319,802	328,822	336,607	26,035

(1) Risk-weighted assets (RWA) were \$325.4 billion as at October 31, 2021, an increase from \$322.5 billion as at July 31, 2021, primarily due to increased asset size and, to a lesser extent, higher market risk, partially offset by changes in asset quality.

(2) The 1.06 AIRB scaling factor is applied to the RWA amounts as applicable.

(3) Standardized Approach market risk RWA reflects specific risk on securitization positions in the trading book.

(4) Under OSFI's CAR Guideline, which governs advanced approaches, the Bank calculates a Basel Capital Floor and increases its RWA if the Capital Floor applies. Based on these requirements, there was no capital floor applicable for Q4 2020 through Q4 2021.

RISK-WEIGHTED ASSETS BY OPERATING GROUPS

(\$ millions)	LINE #					
		Q4 2021	Q3 2021	Q2 2021	Q1 2021	Q4 2020
Personal and Commercial Banking	1	195,135	193,337	191,701	196,869	201,926
BMO Wealth Management	2	24,354	23,476	23,251	23,777	23,504
BMO Capital Markets	3	91,445	91,983	91,065	93,569	97,057
Corporate Services, including Technology and Operations	4	14,499	13,733	13,785	14,607	14,120
Total Risk-Weighted Assets	5	325,433	322,529	319,802	328,822	336,607

LI1 - DIFFERENCES BETWEEN ACCOUNTING AND REGULATORY SCOPES OF CONSOLIDATION AND MAPPING OF FINANCIAL STATEMENTS WITH REGULATORY RISK CATEGORIES

STATEMENTS WITH REGULATORY RISK CATEGORIES		Q4 2021						
		Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation (1)	Carrying values of items:				
				Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
(\$ millions)	LINE #	a	b	c	d	e	f	g
Assets								
Cash and Cash Equivalents	1	93,261	92,896	92,896	-	-	-	-
Interest Bearing Deposits with Banks	2	8,303	8,303	8,297	-	-	6	-
Securities	3	232,849	222,656	117,162	-	723	104,472	299
Securities Borrowed or Purchased Under Resale Agreements	4	107,382	107,382	-	107,382	-	-	-
Loans								
Residential mortgages	5	135,750	135,750	135,750	-	-	-	-
Consumer instalment and other personal	6	77,164	77,164	73,847	-	54	-	3,263
Credit cards	7	8,103	8,103	4,353	-	-	-	3,750
Business and government	8	239,809	239,539	227,400	1,704	9,439	3,666	220
Allowance for credit losses	9	(2,564)	(2,564)	(41)	-	(1)	-	(2,522)
Other Assets								
Derivative instruments	10	36,713	36,711	-	36,711	-	33,628	-
Customers' liability under acceptances	11	14,021	14,021	14,021	-	-	-	-
Premises and equipment	12	4,454	4,357	4,357	-	-	-	-
Goodwill	13	5,378	5,378	-	-	-	-	5,378
Intangible assets	14	2,266	2,266	-	-	-	-	2,266
Current tax assets	15	1,588	1,588	1,588	-	-	-	-
Deferred tax assets	16	1,287	1,294	1,274	-	-	-	20
Other	17	22,411	20,108	10,598	5,214	-	3,346	950
Total assets	18	988,175	974,952	691,502	151,011	10,215	145,118	13,624
Liabilities								
Deposits	19	685,631	685,631	-	-	-	22,662	662,969
Other Liabilities								
Derivative instruments	20	30,815	30,597	-	30,597	-	28,333	-
Acceptances	21	14,021	14,021	-	-	-	-	14,021
Securities sold but not yet purchased	22	32,073	32,073	-	-	-	32,073	-
Securities lent or sold under repurchase agreements	23	97,556	97,556	-	97,556	-	-	-
Securitization and structured entities' liabilities	24	25,486	25,486	-	-	-	-	25,486
Current tax liabilities	25	221	215	-	-	-	-	215
Deferred tax liabilities	26	192	192	-	-	-	-	192
Other	27	37,764	24,765	-	-	-	-	24,765
Subordinated Debt	28	6,893	6,893	-	-	-	-	6,893
Total liabilities	29	930,652	917,429	-	128,153	-	83,068	734,541

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company (\$14,367 million assets and \$1,310 million equity) covers the development and marketing of individual life, critical illness and annuity products as well as segregated funds. It also offers group creditor and travel insurance to bank customers in Canada. BMO Reinsurance Limited (\$451 million assets and \$235 million equity) covers the reinsurance of life, health and disability insurance risks. The business reinsured is written by insurers and reinsurers principally in North America and Europe.

LI2 - MAIN SOURCES OF DIFFERENCES BETWEEN REGULATORY EXPOSURE AMOUNTS AND CARRYING VALUES IN FINANCIAL STATEMENTS

		Q4 2021				
		Items subject to:				
		Total	Credit risk framework	Counterparty credit risk framework	Securitization framework	Market risk framework
(\$ millions)		a	b	c	d	e
1	Asset carrying value amount under scope of regulatory consolidation (as per template LI1) (1)	961,328	691,502	151,011	10,215	145,118
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1) (1)	182,888	-	128,153	-	83,068
3	Total net amount under regulatory scope of consolidation	778,440	691,502	22,858	10,215	62,050
4	Off-balance sheet amounts	271,846	194,493	57,535	19,818	-
5	Differences due to different netting rules and other adjustments for derivatives, other than those already included in row 2	17,498	625	16,873	-	-
6	Differences due to consideration of provisions	488	488	-	-	-
7	Exposures related to liability repo-style transactions	195,112	-	195,112	-	-
8	Potential future exposure on derivatives	29,519	-	29,519	-	-
9	Differences due to consideration of CRM	(228,165)	-	(226,974)	(1,191)	-
10	Exposure amounts considered for regulatory purposes (2)	1,064,738	887,108	94,923	28,842	62,050

(1) Carrying value under scope of regulatory consolidation (column b from LI1) less amounts not subject to capital requirements or subject to deduction from capital (column g from LI1).

(2) Exposure amounts considered for regulatory purposes represent the exposure at default amounts post-CRM and post-CCF, with the exception of the Market Risk framework that is reported at accounting carrying value.

Explanations of differences between accounting and regulatory exposure amounts

The table above illustrates the main sources of differences between the financial statements' carrying value amounts and the exposure at default post-CRM and post-CCF used for regulatory purposes.

Off-balance sheet amounts include credit exposures on committed undrawn amounts of loans and other off-balance sheet arrangements, certain repo-style transactions, off-balance sheet securitization exposures, and other off-balance sheet items.

Differences due to different netting rules and other adjustments for derivatives under the credit risk framework relate to the grossing up of deferred tax assets for regulatory exposure amount. Under the counterparty credit risk framework, the difference relates to the grossing up of derivatives for differences in netting rules allowed under IFRS and SA-CCR, inclusion of 1.4 alpha in replacement cost, and also the application of financial collateral in the calculation of regulatory exposure amount.

Differences due to consideration of provisions relate to amounts for AIRB exposures reported gross of partial write-offs.

Exposures related to liability repo-style transactions relate to the grossing up of liability repo-style transactions.

Potential future exposure on derivatives consists of the add-on factors for the expected volatility of the price, rate or index underlying derivative instruments, after applying alpha equal to 1.4.

Differences due to consideration of CRM consist of the application of credit risk mitigation techniques to arrive at the net exposure at default in accordance with OSFI's CAR Guideline, Chapter 5, Credit Risk Mitigation.

CR1 - CREDIT QUALITY OF ASSETS (1) (2)

CR1 - CREDIT QUALITY OF ASSETS (1) (2)		Q4 2021							
		Gross carrying values of		Allowances / impairments (5)	Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)	
					Defaulted exposures (3) (4)	Non-defaulted exposures			Allocated in regulatory category of Specific
		LINE #	a						
(\$ millions)									
Loans	1	2,204	453,167	2,332	41	106	2,185	453,039	
Debt securities	2	-	111,686	3	-	-	3	111,683	
Off-balance sheet exposures	3	682	191,755	382	7	36	339	192,055	
Total	4	2,886	756,608	2,717	48	142	2,527	756,777	

CR1 - CREDIT QUALITY OF ASSETS (1) (2)

CR1 - CREDIT QUALITY OF ASSETS (1) (2)		Q3 2021						
		Gross carrying values of		Allowances / impairments (5)	Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
					Allocated in regulatory category of Specific	Allocated in regulatory category of General		
		Defaulted exposures (3) (4)	Non-defaulted exposures					
(\$ millions)	#	a	b	c	d	e	f	g
Loans	1	2,475	447,468	2,563	46	157	2,360	447,380
Debt securities	2	-	112,123	3	-	-	3	112,120
Off-balance sheet exposures	3	792	191,081	402	9	38	355	191,471
Total	4	3,267	750,672	2,968	55	195	2,718	750,971

CR1 - CREDIT QUALITY OF ASSETS (1) (2)

CR1 - CREDIT QUALITY OF ASSETS (1) (2)		Q2 2021						
		Gross carrying values of		Allowances / impairments (5)	Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
					Defaulted exposures (3) (4)	Non-defaulted exposures		
		LINE #	a					
(\$ millions)								
Loans	1	2,989	435,127	2,763	49	158	2,556	435,353
Debt securities	2	-	106,849	3	-	-	3	106,846
Off-balance sheet exposures	3	886	183,330	419	8	36	375	183,797
Total	4	3,875	725,306	3,185	57	194	2,934	725,996

CR1 - CREDIT QUALITY OF ASSETS (1) (2)

CR1 - CREDIT QUALITY OF ASSETS (1) (2)		Q1 2021						
		Gross carrying values of		Allowances / impairments (5)	Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
					Defaulted exposures (3) (4)	Non-defaulted exposures		
		LINE #	a					
(\$ millions)								
Loans	1	3,488	440,295	2,931	35	206	2,690	440,852
Debt securities	2	-	118,279	3	-	-	3	118,276
Off-balance sheet exposures	3	1,212	183,977	462	9	16	437	184,727
Total	4	4,700	742,551	3,396	44	222	3,130	743,855

CR1 - CREDIT QUALITY OF ASSETS (1) (2)

CR1 - CREDIT QUALITY OF ASSETS (1) (2)		Q4 2020						
		Gross carrying values of		Allowances / impairments (5)	Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
		Defaulted exposures (3) (4)	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
(\$ millions)	LINE #	a	b	c	d	e	f	g
Loans	1	3,633	435,280	2,939	37	266	2,636	435,974
Debt securities	2	-	120,876	5	-	-	5	120,871
Off-balance sheet exposures	3	1,261	188,230	488	10	26	452	189,003
Total	4	4,894	744,386	3,432	47	292	3,093	745,848

(1) Excludes positions subject to Counterparty Credit Risk and Securitization regulatory frameworks.

(2) The carrying value of our renegotiated loans was \$659 million as at October 31, 2021 (\$731 million as at July 31, 2021, \$798 million as at April 30, 2021, \$922 million as at January 31, 2021 and \$1,008 million as at October 31, 2020). Renegotiated loans of \$278 million were classified as performing as at October 31, 2021 (\$331 million as at July 31, 2021, \$334 million as at April 30, 2021, \$389 million as at January 31, 2021 and \$475 million as at October 31, 2020).

(3) Exposures are considered to be in default when they are 90 days past due with the following exceptions: (i) credit card loans which are immediately written off when principal or interest payments are 180 days past due; and (ii) residential mortgages guaranteed by the Government of Canada that are less than one year past due.

(4) There were no defaulted debt securities.

(5) The approach for establishing and maintaining allowance for credit losses is based on IFRS requirements. Under capital reporting, general allowance refers to allowances on performing loans (Stage 1 and Stage 2), and specific allowance refers to allowances on impaired loans (Stage 3).

CR2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES (1) (2)

(\$ millions)

Q4 2021**a**

1	Defaulted loans and debt securities at end of the previous financial reporting period	2,475
2	Loans and debt securities that have defaulted since the last reporting period	281
3	Returned to non-defaulted status	(153)
4	Amounts written off	(105)
5	Other charges	(294)
6	Defaulted loans and debt securities at end of the reporting period	2,204

CR2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES (1) (2)

(\$ millions)

Q3 2021**a**

1	Defaulted loans and debt securities at end of the previous financial reporting period	2,989
2	Loans and debt securities that have defaulted since the last reporting period	370
3	Returned to non-defaulted status	(274)
4	Amounts written off	(159)
5	Other charges	(451)
6	Defaulted loans and debt securities at end of the reporting period	2,475

CR2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES (1) (2)

(\$ millions)

Q2 2021**a**

1	Defaulted loans and debt securities at end of the previous financial reporting period	3,488
2	Loans and debt securities that have defaulted since the last reporting period	398
3	Returned to non-defaulted status	(193)
4	Amounts written off	(139)
5	Other charges	(565)
6	Defaulted loans and debt securities at end of the reporting period	2,989

CR2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES (1) (2)

(\$ millions)

Q1 2021**a**

1	Defaulted loans and debt securities at end of the previous financial reporting period	3,633
2	Loans and debt securities that have defaulted since the last reporting period	614
3	Returned to non-defaulted status	(184)
4	Amounts written off	(180)
5	Other charges	(395)
6	Defaulted loans and debt securities at end of the reporting period	3,488

CR2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES (1) (2)

(\$ millions)

Q4 2020**a**

1	Defaulted loans and debt securities at end of the previous financial reporting period	4,325
2	Loans and debt securities that have defaulted since the last reporting period	671
3	Returned to non-defaulted status	(291)
4	Amounts written off	(272)
5	Other charges	(800)
6	Defaulted loans and debt securities at end of the reporting period	3,633

(1) There were no defaulted debt securities.

(2) Defaulted balances exclude off-balance sheet exposures.

**CR3 - CREDIT RISK MITIGATION
TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5)**

(\$ millions)

		Q4 2021				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives (6)
		a	b1	b	d	f
1	Loans	401,066	51,973	-	47,669	-
2	Debt securities	111,683	-	-	-	-
3	Total	512,749	51,973	-	47,669	-
4	Of which: defaulted	1,538	215	-	140	-

**CR3 - CREDIT RISK MITIGATION
TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5)**

(\$ millions)

		Q3 2021				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives (6)
		a	b1	b	d	f
1	Loans	394,635	52,745	-	47,905	-
2	Debt securities	112,120	-	-	-	-
3	Total	506,755	52,745	-	47,905	-
4	Of which: defaulted	1,752	232	-	152	-

**CR3 - CREDIT RISK MITIGATION
TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5)**

(\$ millions)

		Q2 2021				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives (6)
		a	b1	b	d	f
1	Loans	380,062	55,291	-	52,546	-
2	Debt securities	106,846	-	-	-	-
3	Total	486,908	55,291	-	52,546	-
4	Of which: defaulted	2,052	343	-	230	-

**CR3 - CREDIT RISK MITIGATION
TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5)**

(\$ millions)

		Q1 2021				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives (6)
		a	b1	b	d	f
1	Loans	385,789	55,063	-	52,671	-
2	Debt securities	118,276	-	-	-	-
3	Total	504,065	55,063	-	52,671	-
4	Of which: defaulted	2,410	398	-	231	-

**CR3 - CREDIT RISK MITIGATION
TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5)**

(\$ millions)

		Q4 2020				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives (6)
		a	b1	b	d	f
1	Loans	380,069	55,905	-	54,408	-
2	Debt securities	120,871	-	-	-	-
3	Total	500,940	55,905	-	54,408	-
4	Of which: defaulted	2,499	410	-	223	-

(1) Excludes positions subject to Counterparty Credit Risk and Securitization regulatory frameworks.

(2) There were no defaulted debt securities.

(3) Secured exposures include exposures where credit risk mitigation techniques are used to reduce capital requirements in accordance with OSFI's CAR Guideline, Chapter 5, Credit Risk Mitigation. Where collateral is reflected in the risk parameters (PDs and LGDs) for AIRB exposures and risk weights for exposures under Standardized Approach, the carrying amount is reported as an unsecured exposure.

(4) Loans and Debt securities balances are net of allowance for credit losses on performing loans and impaired loans (excluding those related to off-balance sheet instruments and undrawn commitments).

(5) Defaulted balances are net of allowance for credit losses on impaired loans, excluding off-balance sheet instruments and undrawn commitments.

(6) There were no credit derivatives used as CRM techniques from Q4 2020 through Q4 2021.

CR4 - STANDARDIZED APPROACH - CREDIT RISK EXPOSURE AND CREDIT RISK

MITIGATION (CRM) EFFECTS (1) (2)

(\$ millions except as noted)

Asset classes	Q4 2021					
	Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
	a	b	c	d	e	f
1 Sovereigns and their central banks	-	-	-	-	-	0.00%
2 Non-central government public sector entities	232	8	232	2	69	29.66%
3 Multilateral development banks	-	-	-	-	-	-
4 Banks	8	436	8	260	54	20.00%
5 Securities firms	10	676	10	20	6	20.00%
6 Corporates	13,757	13,175	13,757	4,529	17,816	97.43%
7 Regulatory retail portfolios	5,472	6,110	5,472	327	4,121	71.05%
8 Secured by residential property	574	101	574	38	255	41.67%
9 Secured by commercial real estate	270	34	270	20	290	100.00%
10 Equity	1,612	432	1,612	216	1,451	79.38%
11 Defaulted exposures	255	36	255	5	360	138.84%
12 Higher-risk categories (3)	164	241	164	104	402	150.00%
13 Other assets	10,978	-	10,978	-	12,564	114.44%
14 Total	33,332	21,249	33,332	5,521	37,388	96.23%

CR4 - STANDARDIZED APPROACH - CREDIT RISK EXPOSURE AND CREDIT RISK

MITIGATION (CRM) EFFECTS (1) (2)

(\$ millions except as noted)

Asset classes	Q3 2021					
	Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
	a	b	c	d	e	f
1 Sovereigns and their central banks	11	-	11	-	-	0.00%
2 Non-central government public sector entities	241	7	241	2	71	29.36%
3 Multilateral development banks	-	-	-	-	-	-
4 Banks	2	449	2	268	54	20.00%
5 Securities firms	14	672	14	16	6	20.00%
6 Corporates	13,816	13,051	13,816	4,390	17,495	96.09%
7 Regulatory retail portfolios	5,285	6,050	5,285	314	3,958	70.68%
8 Secured by residential property	640	113	640	41	285	41.85%
9 Secured by commercial real estate	302	31	302	20	322	100.00%
10 Equity	1,623	446	1,623	223	1,465	79.35%
11 Defaulted exposures	283	36	283	4	391	136.64%
12 Higher-risk categories (3)	108	252	108	109	325	150.00%
13 Other assets	9,497	-	9,497	-	11,182	117.74%
14 Total	31,822	21,107	31,822	5,387	35,554	95.55%

(1) Credit Risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.

(2) Exposure amounts are net of Stage 3 allowance for credit losses.

(3) Non-defaulted exposures with risk weights equal to 150% (e.g. rated BB- or lower).

CR4 - STANDARDIZED APPROACH - CREDIT RISK EXPOSURE AND CREDIT RISK**MITIGATION (CRM) EFFECTS (1) (2)**

(\$ millions except as noted)

Asset classes	Q2 2021					
	Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
	a	b	c	d	e	f
1 Sovereigns and their central banks	11	-	11	-	-	0.00%
2 Non-central government public sector entities	246	7	246	2	73	29.36%
3 Multilateral development banks	-	-	-	-	-	-
4 Banks	7	462	7	272	56	20.00%
5 Securities firms	1	674	1	18	4	20.00%
6 Corporates	14,099	10,547	14,099	4,155	16,870	92.42%
7 Regulatory retail portfolios	4,936	5,932	4,936	292	3,650	69.82%
8 Secured by residential property	688	119	688	42	306	41.87%
9 Secured by commercial real estate	313	63	313	32	344	100.00%
10 Equity	1,490	402	1,490	201	1,310	77.44%
11 Defaulted exposures	403	42	403	8	544	132.43%
12 Higher-risk categories (3)	66	311	66	142	312	150.00%
13 Other assets	9,555	-	9,555	-	11,168	116.88%
14 Total	31,815	18,559	31,815	5,164	34,637	93.67%

CR4 - STANDARDIZED APPROACH - CREDIT RISK EXPOSURE AND CREDIT RISK**MITIGATION (CRM) EFFECTS (1) (2)**

(\$ millions except as noted)

Asset classes	Q1 2021					
	Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
	a	b	c	d	e	f
1 Sovereigns and their central banks	12	-	12	-	-	0.00%
2 Non-central government public sector entities	268	47	268	12	83	29.74%
3 Multilateral development banks	-	-	-	-	-	-
4 Banks	9	438	9	253	52	20.00%
5 Securities firms	4	699	4	26	6	20.00%
6 Corporates	15,639	11,305	15,639	4,357	18,399	92.01%
7 Regulatory retail portfolios	10,929	5,892	10,929	224	8,208	73.60%
8 Secured by residential property	785	132	785	47	353	42.36%
9 Secured by commercial real estate	376	71	376	37	413	100.00%
10 Equity	1,530	391	1,530	195	1,305	75.63%
11 Defaulted exposures	568	63	568	19	797	135.92%
12 Higher-risk categories (3)	99	345	99	161	390	150.00%
13 Other assets	9,500	-	9,500	-	11,192	117.80%
14 Total	39,719	19,383	39,719	5,331	41,198	91.45%

CR4 - STANDARDIZED APPROACH - CREDIT RISK EXPOSURE AND CREDIT RISK**MITIGATION (CRM) EFFECTS (1) (2)**

(\$ millions except as noted)

Asset classes	Q4 2020					
	Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
	a	b	c	d	e	f
1 Sovereigns and their central banks	18	-	18	-	-	0.00%
2 Non-central government public sector entities	285	46	285	12	95	31.68%
3 Multilateral development banks	-	-	-	-	-	-
4 Banks	5	423	5	232	47	20.00%
5 Securities firms	3	662	3	27	6	20.00%
6 Corporates	16,579	11,428	16,579	4,518	19,193	90.97%
7 Regulatory retail portfolios	10,736	6,064	10,736	217	8,083	73.80%
8 Secured by residential property	896	145	896	52	404	42.63%
9 Secured by commercial real estate	429	66	429	35	464	100.00%
10 Equity	1,507	381	1,507	191	1,266	74.57%
11 Defaulted exposures	676	75	676	20	948	136.22%
12 Higher-risk categories (3)	197	273	197	124	481	150.00%
13 Other assets	9,197	-	9,197	-	10,677	116.10%
14 Total	40,528	19,563	40,528	5,428	41,664	90.66%

(1) Credit Risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.

(2) Exposure amounts are net of Stage 3 allowance for credit losses.

(3) Non-defaulted exposures with risk weights equal to 150% (e.g. rated BB- or lower).

CR5 - STANDARDIZED APPROACH - EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS (1) (2) (3)

(\$ millions)		Q4 2021									Total credit exposures amount (post-CCF and post-CRM)
		Risk Weight									
		0%	10%	20%	35%	50%	75%	100%	150%	Others	
		a	b	c	d	e	f	g	h	i	
Asset classes											
1	Sovereigns and their central banks	-	-	-	-	-	-	-	-	-	-
2	Non-central government public sector entities	-	-	159	-	75	-	-	-	-	234
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	268	-	-	-	-	-	-	268
5	Securities firms	-	-	30	-	-	-	-	-	-	30
6	Corporates	201	-	246	-	145	-	17,694	-	-	18,286
7	Regulatory retail portfolios	444	-	-	-	-	4,940	415	-	-	5,799
8	Secured by residential property	-	-	-	510	-	102	-	-	-	612
9	Secured by commercial real estate	-	-	-	-	-	-	290	-	-	290
10	Equity	447	-	15	-	-	-	1,366	-	-	1,828
11	Defaulted exposures	-	-	-	-	-	-	44	216	-	260
12	Higher-risk categories (4)	-	-	-	-	-	-	-	268	-	268
13	Other assets	1,525	-	1,781	-	-	-	7,278	-	394	10,978
14	Total	2,617	-	2,499	510	220	5,042	27,087	484	394	38,853

CR5 - STANDARDIZED APPROACH - EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS (1) (2) (3)

(\$ millions)		Q3 2021									
		Risk Weight								Total credit exposures amount (post-CCF and post-CRM)	
		0%	10%	20%	35%	50%	75%	100%	150%	Others	
Asset classes		a	b	c	d	e	f	g	h	i	j
1	Sovereigns and their central banks	11	-	-	-	-	-	-	-	-	11
2	Non-central government public sector entities	-	-	167	-	76	-	-	-	-	243
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	270	-	-	-	-	-	-	270
5	Securities firms	-	-	30	-	-	-	-	-	-	30
6	Corporates	406	-	271	-	178	-	17,351	-	-	18,206
7	Regulatory retail portfolios	460	-	-	-	-	4,727	412	-	-	5,599
8	Secured by residential property	-	-	-	564	-	117	-	-	-	681
9	Secured by commercial real estate	-	-	-	-	-	-	322	-	-	322
10	Equity	451	-	17	-	-	-	1,378	-	-	1,846
11	Defaulted exposures	8	-	-	-	-	-	53	226	-	287
12	Higher-risk categories (4)	-	-	-	-	-	-	-	217	-	217
13	Other assets	1,136	-	1,381	-	-	-	6,639	-	341	9,497
14	Total	2,472	-	2,136	564	254	4,844	26,155	443	341	37,209

(1) Credit Risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.

(2) Exposure amounts are net of Stage 3 allowance for credit losses.

(3) Credit assessments by external credit rating agencies, including S&P, Moody's and DBRS, are used to determine standardized risk weights based on guidelines issued by OSFI.

(4) Non-defaulted exposures with risk weights equal to 150% (e.g. rated BB- or lower).

CR5 - STANDARDIZED APPROACH - EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS (1) (2) (3)

(\$ millions)	Q2 2021										Total credit exposures amount (post-CCF and post-CRM)
	Risk Weight										
	0%	10%	20%	35%	50%	75%	100%	150%	Others		
Asset classes	a	b	c	d	e	f	g	h	i	j	
1 Sovereigns and their central banks	11	-	-	-	-	-	-	-	-	11	
2 Non-central government public sector entities	-	-	171	-	77	-	-	-	-	248	
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-	
4 Banks	-	-	279	-	-	-	-	-	-	279	
5 Securities firms	-	-	19	-	-	-	-	-	-	19	
6 Corporates	1,088	-	247	-	197	-	16,722	-	-	18,254	
7 Regulatory retail portfolios	478	-	-	-	-	4,398	352	-	-	5,228	
8 Secured by residential property	-	-	-	605	-	125	-	-	-	730	
9 Secured by commercial real estate	-	-	-	-	-	-	345	-	-	345	
10 Equity	443	-	15	-	-	-	1,233	-	-	1,691	
11 Defaulted exposures	28	-	-	-	-	-	61	322	-	411	
12 Higher-risk categories (4)	-	-	-	-	-	-	-	208	-	208	
13 Other assets	1,093	-	1,356	-	-	-	6,776	-	330	9,555	
14 Total	3,141	-	2,087	605	274	4,523	25,489	530	330	36,979	

CR5 - STANDARDIZED APPROACH - EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS (1) (2) (3)

(\$ millions)	Q1 2021										Total credit exposures amount (post CCF and post-CRM)
	Risk Weight										
	0%	10%	20%	35%	50%	75%	100%	150%	Others		
Asset classes	a	b	c	d	e	f	g	h	i	j	
1 Sovereigns and their central banks	12	-	-	-	-	-	-	-	-	12	
2 Non-central government public sector entities	-	-	189	-	91	-	-	-	-	280	
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-	
4 Banks	-	-	262	-	-	-	-	-	-	262	
5 Securities firms	-	-	30	-	-	-	-	-	-	30	
6 Corporates	1,243	-	314	-	205	-	18,234	-	-	19,996	
7 Regulatory retail portfolios	475	-	-	-	-	9,878	800	-	-	11,153	
8 Secured by residential property	-	-	-	679	-	153	-	-	-	832	
9 Secured by commercial real estate	-	-	-	-	-	-	413	-	-	413	
10 Equity	462	-	40	-	-	-	1,223	-	-	1,725	
11 Defaulted exposures	21	-	-	-	-	-	119	447	-	587	
12 Higher-risk categories (4)	-	-	-	-	-	-	-	260	-	260	
13 Other assets	984	-	1,273	-	-	-	6,922	-	321	9,500	
14 Total	3,197	-	2,108	679	296	10,031	27,711	707	321	45,050	

CR5 - STANDARDIZED APPROACH - EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS (1) (2) (3)

(\$ millions)	Q4 2020										Total credit exposures amount (post-CCF and post-CRM)
	Risk Weight										
	0%	10%	20%	35%	50%	75%	100%	150%	Others		
Asset classes	a	b	c	d	e	f	g	h	i	j	
1 Sovereigns and their central banks	18	-	-	-	-	-	-	-	-	18	
2 Non-central government public sector entities	-	-	181	-	116	-	-	-	-	297	
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-	
4 Banks	-	-	237	-	-	-	-	-	-	237	
5 Securities firms	-	-	30	-	-	-	-	-	-	30	
6 Corporates	1,524	-	327	-	236	-	19,010	-	-	21,097	
7 Regulatory retail portfolios	437	-	-	-	-	9,731	785	-	-	10,953	
8 Secured by residential property	-	-	-	767	-	181	-	-	-	948	
9 Secured by commercial real estate	-	-	-	-	-	-	464	-	-	464	
10 Equity	481	-	28	-	-	-	1,189	-	-	1,698	
11 Defaulted exposures	24	-	-	-	-	-	139	533	-	696	
12 Higher-risk categories (4)	-	-	-	-	-	-	-	321	-	321	
13 Other assets	974	-	1,483	-	-	-	6,423	-	317	9,197	
14 Total	3,458	-	2,286	767	352	9,912	28,010	854	317	45,956	

(1) Credit Risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.

(2) Exposure amounts are net of Stage 3 allowance for credit losses.

(3) Credit assessments by external credit rating agencies, including S&P, Moody's and DBRS, are used to determine standardized risk weights based on guidelines issued by OSFI.

(4) Non-defaulted exposures with risk weights equal to 150% (e.g. rated BB- or lower).

CR6 - IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE - RETAIL (1) (2) (3)

(\$ millions except as noted)

CR6 - IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE - RETAIL (1) (2) (3)						Q4 2021											
(\$ millions except as noted)						Original on- balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g	h	i	j	k	l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	31,340	-	-	41,917	0.00 %	133,801	26.08 %		453	1.05 %	-	
Very low to Low		0.15 to <0.25			2	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	6,762	-	-	-	-	14,189	-		-	-	-	
Medium		0.75 to <2.50			5	2,068	-	-	-	-	5,389	-		-	-	-	
Medium to High		2.50 to <10.00			6	1,520	-	-	-	-	4,504	-		-	-	-	
High		10.00 to <100.00			7	118	-	-	-	-	509	-		-	-	-	
Default		100.00 (Default)			8	110	-	-	-	-	495	-		-	-	-	
Sub-total					9	41,918	-		41,917		158,887			453			5
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	69,954	32,429	43.12 %	83,937	0.09 %	454,484	16.21 %		3,048	3.63 %	12	
Very low to Low		0.15 to <0.25			11	8,687	1,552	26.95 %	9,105	0.22 %	48,678	18.60 %		771	8.46 %	4	
Low		0.25 to <0.50			12	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			13	14,088	23	73.93 %	14,105	0.62 %	39,247	16.52 %		2,230	15.81 %	14	
Medium		0.75 to <2.50			14	7,790	502	24.66 %	7,914	1.18 %	31,036	16.99 %		1,963	24.80 %	16	
Medium to High		2.50 to <10.00			15	4,494	91	37.02 %	4,527	6.65 %	13,277	13.91 %		2,499	55.20 %	41	
High		10.00 to <100.00			16	288	18	24.02 %	293	43.12 %	1,665	13.57 %		213	72.68 %	16	
Default		100.00 (Default)			17	131	15	19.06 %	134	100.00 %	1,017	10.99 %		168	124.95 %	9	
Sub-total					18	105,432	34,630		120,015		589,404			10,892		112	77
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,258	5,376	59.02 %	4,431	0.04 %	41,701	67.27 %		388	8.76 %	1	
Very low to Low		0.15 to <0.25			20	5,449	49	100.00 %	5,499	0.17 %	12,941	20.92 %		425	7.72 %	2	
Low		0.25 to <0.50			21	492	189	51.42 %	590	0.37 %	5,836	69.55 %		276	46.77 %	2	
Low		0.50 to <0.75			22	1,063	10	100.00 %	1,073	0.71 %	6,628	30.23 %		335	31.24 %	2	
Medium		0.75 to <2.50			23	409	24	46.85 %	420	1.25 %	4,583	70.18 %		447	106.32 %	4	
Medium to High		2.50 to <10.00			24	388	3	95.65 %	391	3.75 %	2,807	38.09 %		465	118.73 %	6	
High		10.00 to <100.00			25	130	102	63.00 %	194	24.27 %	1,754	36.14 %		396	204.16 %	18	
Default		100.00 (Default)			26	243	-	56.71 %	243	100.00 %	5,805	42.05 %		732	301.26 %	68	
Sub-total					27	9,432	5,753		12,841		82,055			3,464		103	117
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	1,433	38,624	56.71 %	23,339	0.04 %	3,103,445	78.52 %		568	2.43 %	8	
Very low to Low		0.15 to <0.25			29	605	2,361	68.65 %	2,225	0.23 %	314,606	83.20 %		232	10.44 %	4	
Low		0.25 to <0.50			30	1,963	9,342	37.68 %	5,483	0.29 %	433,980	54.68 %		464	8.46 %	9	
Low		0.50 to <0.75			31	535	954	79.82 %	1,296	0.69 %	200,963	86.11 %		340	26.22 %	8	
Medium		0.75 to <2.50			32	2,856	2,771	45.55 %	4,118	1.24 %	332,121	74.11 %		1,454	35.32 %	38	
Medium to High		2.50 to <10.00			33	1,905	1,037	79.13 %	2,726	4.37 %	359,431	83.60 %		2,576	94.52 %	99	
High		10.00 to <100.00			34	460	219	61.46 %	594	22.90 %	75,180	71.70 %		1,082	182.05 %	101	
Default		100.00 (Default)			35	54	28	42.34 %	66	100.00 %	4,208	56.47 %		190	287.19 %	33	
Sub-total					36	9,811	55,336		39,847		4,823,934			6,906		300	485
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	1,502	2,999	75.97 %	4,542	0.08 %	60,325	56.61 %		623	13.72 %	2	
Very low to Low		0.15 to <0.25			38	129	539	65.17 %	480	0.19 %	36,089	89.01 %		175	36.39 %	1	
Low		0.25 to <0.50			39	88	285	69.93 %	287	0.44 %	17,520	88.21 %		179	62.40 %	1	
Low		0.50 to <0.75			40	1,973	436	85.56 %	2,269	0.58 %	13,875	58.34 %		1,092	48.13 %	8	
Medium		0.75 to <2.50			41	2,110	617	56.02 %	2,362	1.54 %	43,803	60.03 %		1,771	74.96 %	21	
Medium to High		2.50 to <10.00			42	3,731	215	48.28 %	3,270	4.06 %	25,181	58.18 %		2,907	88.91 %	80	
High		10.00 to <100.00			43	694	21	76.56 %	686	16.90 %	5,463	54.92 %		778	113.45 %	66	
Default		100.00 (Default)			44	156	3	96.15 %	158	100.00 %	6,052	62.04 %		1,166	738.77 %	12	
Sub-total					45	10,383	5,115		14,054		208,308			8,691		191	172
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	13,730	3,644	49.36 %	15,793	0.08 %	191,000	20.46 %		655	4.15 %	2	
Very low to Low		0.15 to <0.25			47	5,795	1,119	74.69 %	6,631	0.20 %	258,092	73.18 %		2,045	30.83 %	9	
Low		0.25 to <0.50			48	6,276	2,185	27.60 %	6,879	0.33 %	836,390	44.88 %		1,865	27.11 %	11	
Low		0.50 to <0.75			49	3,301	25	55.38 %	3,134	0.62 %	12,442	19.04 %		511	16.32 %	4	
Medium		0.75 to <2.50			50	8,993	686	43.19 %	9,239	1.37 %	512,974	46.70 %		5,135	55.58 %	61	
Medium to High		2.50 to <10.00			51	1,949	33	47.91 %	1,937	5.15 %	153,215	41.54 %		1,246	64.35 %	39	
High		10.00 to <100.00			52	1,069	316	32.73 %	1,171	19.28 %	226,904	63.98 %		1,556	132.89 %	142	
Default		100.00 (Default)			53	122	3	54.61 %	121	100.00 %	67,748	45.13 %		372	306.84 %	41	
Sub-total					54	41,235	8,011		44,905		2,258,765			13,385		309	244
Total (all retail portfolios)					55	218,211	108,845		273,579		8,121,353			43,791		1,015	1,100

(1) Credit Risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.

(2) Columns "a" and "b" are grouped by the obligor's PD and columns "d" onwards are grouped by the guarantor, where applicable.

(3) PD bands in the table are as prescribed in revised Pillar 3 guidance and used for comparative purposes across banks.

(4) Calculated as EAD post-conversion factor for off-balance sheet exposure divided by total off-balance sheet exposure pre-conversion factor.

(5) Calculated as the obligor PD or guarantor PD, where applicable, weighted by EAD.

(6) Obligor count for Retail portfolios is at the account level.

(7) Calculated as the obligor LGD or guarantor LGD, where applicable, weighted by EAD.

CR6 - IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE - WHOLESALE (1) (2) (3)

(\$ millions except as noted)

CR6 - IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE - WHOLESALE (1) (2) (3)						Q4 2021											
(3 millions except as noted)						Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service Implied equivalent	Standard & Poor's Implied equivalent	LINE #	a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	52,796	98,172	48.47 %	108,938	0.08 %	5,930	34.51 %	2.02	20,710	19.01 %	31	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	35,324	47,959	45.27 %	55,670	0.20 %	6,327	35.27 %	2.16	19,009	34.15 %	39	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	45,062	44,215	44.99 %	62,880	0.32 %	9,951	35.19 %	2.22	26,874	42.74 %	71	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	36,190	33,334	44.61 %	48,925	0.60 %	7,780	33.88 %	2.26	26,860	54.90 %	99	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	37,943	27,041	45.44 %	48,155	1.27 %	10,843	34.35 %	2.34	35,373	73.46 %	208	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	61	7,898	6,455	48.83 %	10,430	3.80 %	3,232	33.02 %	2.00	9,823	94.18 %	132	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,490	978	51.24 %	2,857	14.26 %	958	37.29 %	1.95	4,873	170.56 %	152	
Default	Default	100.00 (Default)	C	C to D	63	1,432	728	100.00 %	2,014	100.00 %	452	36.70 %	2.36	4,510	223.92 %	633	
Sub-total					64	219,135	258,882		339,869		45,473			148,032		1,365	1,914
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	196,638	7,268	60.93 %	201,145	0.01 %	1,798	3.93 %	2.41	4,965	2.47 %	4	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	346	139	74.05 %	430	0.20 %	104	16.45 %	1.66	62	14.51 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	305	190	39.86 %	356	0.31 %	89	24.98 %	1.99	107	30.03 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	185	29	29.55 %	180	0.61 %	68	38.53 %	2.06	121	67.12 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	136	106	39.40 %	158	1.12 %	102	27.38 %	1.43	79	49.58 %	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	211	24	43.68 %	220	2.74 %	58	21.45 %	3.16	136	61.94 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	1	-	-	-	13.95 %	4	32.84 %	1.00	-	154.71 %	-	
Default	Default	100.00 (Default)	C	C to D	72	5	-	-	5	100.00 %	3	44.99 %	2.14	30	596.15 %	-	
Sub-total					73	197,827	7,756		202,494		2,226			5,500		5	7
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	10,155	4,579	72.98 %	14,565	0.07 %	175	17.42 %	1.20	1,109	7.62 %	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	2,005	4,713	61.90 %	4,548	0.19 %	77	15.62 %	1.22	516	11.34 %	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	1,309	1,766	61.97 %	2,070	0.32 %	74	12.77 %	1.12	283	13.66 %	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	3,651	145	64.68 %	3,733	0.54 %	28	10.67 %	2.16	638	17.08 %	2	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1,321	37	60.57 %	1,188	1.46 %	40	14.95 %	0.45	369	31.08 %	3	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	292	40	91.67 %	136	2.75 %	22	20.72 %	0.41	70	51.67 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	11	-	-	11	13.46 %	1	13.46 %	1.00	7	62.61 %	-	
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	18,744	11,280		26,251		417			2,992		10	7
Total (all wholesale portfolios)																	
					83	435,706	277,918		568,614		48,116			156,524		1,380	1,928

(1) Credit Risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.

(2) Columns "a" and "b" are grouped by the obligor's PD and columns "d" onwards are grouped by the guarantor, where applicable.

(3) PD bands in the table are as prescribed in revised Pillar 3 guidance and used for comparative purposes across banks.

(4) Calculated as EAD post-conversion factor for off-balance sheet exposure divided by total off-balance sheet exposure pre-conversion factor.

(5) Calculated as the obligor PD or guarantor PD, where applicable, weighted by EAD.

(6) Obligor count for Wholesale portfolios is at the borrower level.

(7) Calculated as the obligor LGD or guarantor LGD, where applicable, weighted by EAD.

(8) Calculated as the effective maturity in years weighted by EAD.

CR6 - IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE - RETAIL (1) (2) (3)

(\$ millions except as noted)

										Q3 2021							
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	29,160	-	-	40,701	0.00 %	127,345	26.40 %		467	1.13 %	-	
Very low to Low		0.15 to <0.25			2	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	7,415	-	-	-	-	14,557	-		-	-	-	
Medium		0.75 to <2.50			5	2,197	-	-	-	-	5,663	-		-	-	-	
Medium to High		2.50 to <10.00			6	1,711	-	-	-	-	5,079	-		-	-	-	
High		10.00 to <100.00			7	104	-	-	-	-	467	-		-	-	-	
Default		100.00 (Default)			8	115	-	-	-	-	524	-		-	-	-	
Sub-total					9	40,702	-		40,701		153,635			467			5
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	69,547	31,820	42.89 %	83,196	0.09 %	455,627	15.97 %		2,978	3.58 %	11	
Very low to Low		0.15 to <0.25			11	8,989	1,418	26.46 %	9,364	0.22 %	48,914	18.40 %		785	8.37 %	4	
Low		0.25 to <0.50			12	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			13	14,044	22	74.13 %	14,060	0.62 %	40,322	16.23 %		2,184	15.53 %	14	
Medium		0.75 to <2.50			14	7,502	508	23.42 %	7,621	1.19 %	30,089	16.68 %		1,864	24.46 %	15	
Medium to High		2.50 to <10.00			15	4,522	98	34.98 %	4,557	6.71 %	13,503	13.48 %		2,452	53.81 %	41	
High		10.00 to <100.00			16	280	17	22.60 %	284	42.51 %	1,632	13.94 %		213	74.97 %	16	
Default		100.00 (Default)			17	139	15	17.10 %	142	100.00 %	1,025	11.33 %		179	126.67 %	10	
Sub-total					18	105,023	33,898		119,224		591,112			10,655		111	76
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,255	5,399	59.10 %	4,446	0.04 %	41,952	67.43 %		390	8.78 %	1	
Very low to Low		0.15 to <0.25			20	5,419	46	100.00 %	5,465	0.17 %	13,076	21.44 %		433	7.92 %	2	
Low		0.25 to <0.50			21	486	190	50.94 %	582	0.37 %	5,816	69.37 %		272	46.65 %	2	
Low		0.50 to <0.75			22	1,072	6	100.00 %	1,079	0.71 %	6,950	31.63 %		352	32.61 %	2	
Medium		0.75 to <2.50			23	419	24	47.00 %	430	1.25 %	4,711	70.64 %		461	107.10 %	4	
Medium to High		2.50 to <10.00			24	403	4	96.51 %	406	3.81 %	2,976	38.13 %		485	119.24 %	6	
High		10.00 to <100.00			25	112	93	62.21 %	170	22.81 %	1,660	37.22 %		361	211.90 %	15	
Default		100.00 (Default)			26	268	-	61.37 %	268	100.00 %	5,875	42.78 %		855	318.64 %	72	
Sub-total					27	9,434	5,762		12,846		83,016			3,609		104	129
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	1,630	39,707	56.96 %	24,246	0.05 %	3,072,598	74.73 %		585	2.41 %	8	
Very low to Low		0.15 to <0.25			29	355	2,242	68.29 %	1,885	0.23 %	306,744	92.95 %		220	11.66 %	4	
Low		0.25 to <0.50			30	105	399	74.45 %	402	0.37 %	67,867	93.35 %		71	17.52 %	1	
Low		0.50 to <0.75			31	3,547	11,508	39.15 %	8,052	0.58 %	679,440	59.96 %		1,293	16.05 %	28	
Medium		0.75 to <2.50			32	651	684	82.03 %	1,212	1.34 %	147,580	85.73 %		524	43.25 %	14	
Medium to High		2.50 to <10.00			33	2,487	1,386	65.96 %	3,402	3.55 %	396,789	80.95 %		2,752	80.90 %	98	
High		10.00 to <100.00			34	630	229	61.08 %	770	21.19 %	84,921	75.54 %		1,370	177.93 %	120	
Default		100.00 (Default)			35	60	23	42.65 %	70	100.00 %	4,215	57.43 %		210	298.55 %	36	
Sub-total					36	9,465	56,178		40,039		4,760,154			7,025		309	501
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	1,501	2,985	75.74 %	5,008	0.07 %	59,860	50.22 %		608	12.15 %	2	
Very low to Low		0.15 to <0.25			38	120	512	64.92 %	453	0.19 %	34,091	88.90 %		164	36.35 %	1	
Low		0.25 to <0.50			39	86	301	69.37 %	295	0.44 %	18,444	88.00 %		183	62.25 %	1	
Low		0.50 to <0.75			40	1,904	415	85.96 %	2,199	0.58 %	13,708	57.16 %		1,037	47.18 %	7	
Medium		0.75 to <2.50			41	2,074	602	56.09 %	2,340	1.55 %	43,432	59.26 %		1,733	74.06 %	21	
Medium to High		2.50 to <10.00			42	4,357	214	47.68 %	3,349	4.06 %	25,531	57.76 %		2,956	88.27 %	82	
High		10.00 to <100.00			43	757	20	75.33 %	770	16.80 %	5,776	54.29 %		860	111.63 %	72	
Default		100.00 (Default)			44	172	5	100.00 %	175	100.00 %	6,568	59.87 %		1,150	655.50 %	21	
Sub-total					45	10,971	5,054		14,589		207,410			8,691		207	182
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	13,087	3,635	49.74 %	15,157	0.08 %	193,506	19.87 %		617	4.07 %	2	
Very low to Low		0.15 to <0.25			47	6,007	1,068	76.74 %	6,826	0.20 %	261,197	73.97 %		2,130	31.20 %	10	
Low		0.25 to <0.50			48	5,788	1,140	23.72 %	6,058	0.35 %	815,330	42.86 %		1,624	26.80 %	9	
Low		0.50 to <0.75			49	4,211	1,122	33.69 %	4,417	0.60 %	16,871	34.27 %		1,250	28.31 %	9	
Medium		0.75 to <2.50			50	8,703	553	44.44 %	8,898	1.38 %	501,995	45.38 %		4,809	54.05 %	58	
Medium to High		2.50 to <10.00			51	2,051	52	37.51 %	2,037	4.99 %	149,563	42.87 %		1,342	65.87 %	40	
High		10.00 to <100.00			52	960	305	35.80 %	1,069	19.30 %	212,276	65.39 %		1,454	136.02 %	133	
Default		100.00 (Default)			53	130	4	69.66 %	129	100.00 %	67,775	46.17 %		341	265.21 %	50	
Sub-total					54	40,937	7,879		44,591		2,218,513			13,567		311	284
Total (all retail portfolios)					55	216,532	108,771		271,990		8,013,840			44,014		1,042	1,177

(1) Credit Risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.

(2) Columns "a" and "b" are grouped by the obligor's PD and columns "d" onwards are grouped by the guarantor, where applicable.

(3) PD bands in the table are as prescribed in revised Pillar 3 guidance and used for comparative purposes across banks.

(4) Calculated as EAD post-conversion factor for off-balance sheet exposure divided by total off-balance sheet exposure pre-conversion factor.

(5) Calculated as the obligor PD or guarantor PD, where applicable, weighted by EAD.

(6) Obligor count for Retail portfolios is at the account level.

(7) Calculated as the obligor LGD or guarantor LGD, where applicable, weighted by EAD.

CR6 - IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE - WHOLESALE (1) (2) (3)

(\$ millions except as noted)

CR6 - IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE - WHOLESALE (1) (2) (3)						Q3 2021											
(3 millions except as noted)						Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service Implied equivalent	Standard & Poor's Implied equivalent	LINE #	a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	50,902	88,410	50.84 %	105,042	0.08 %	5,662	34.68 %	2.01	19,815	18.86 %	30	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	34,211	46,200	45.41 %	53,550	0.20 %	6,094	35.42 %	2.10	18,011	33.63 %	38	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	41,514	45,245	44.89 %	59,799	0.32 %	9,668	35.85 %	2.19	25,808	43.16 %	69	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	36,720	32,444	44.89 %	49,279	0.60 %	7,881	33.93 %	2.18	26,637	54.05 %	100	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	36,511	29,427	45.31 %	47,449	1.25 %	10,802	34.37 %	2.32	34,577	72.87 %	204	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	61	10,696	7,892	46.15 %	13,439	3.84 %	3,410	31.81 %	1.89	12,131	90.27 %	166	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,223	777	41.13 %	2,450	14.70 %	952	41.39 %	1.92	4,630	188.97 %	148	
Default	Default	100.00 (Default)	C	C to D	63	1,663	831	100.00 %	2,357	100.00 %	483	35.44 %	2.44	5,687	241.34 %	706	
Sub-total					64	214,440	251,226		333,365		44,952			147,296		1,461	2,043
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	190,234	7,318	60.47 %	194,745	0.02 %	1,783	4.47 %	2.46	5,449	2.80 %	4	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	295	145	72.69 %	378	0.20 %	107	19.48 %	1.92	65	17.32 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	81	189	38.51 %	134	0.27 %	77	43.87 %	0.96	62	46.45 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	74	32	30.76 %	63	0.55 %	75	30.84 %	5.00	135	214.30 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	154	110	42.20 %	180	1.21 %	102	43.86 %	1.43	154	85.98 %	1	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	145	27	45.36 %	155	2.86 %	64	9.35 %	2.89	44	28.50 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	1	-	-	-	-	5	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	72	5	-	-	5	100.00 %	3	42.38 %	1.00	29	580.00 %	-	
Sub-total					73	190,989	7,821		195,660		2,216			5,938		6	8
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	10,982	4,567	72.11 %	15,382	0.07 %	181	17.58 %	1.05	1,086	7.06 %	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	1,961	4,357	61.83 %	4,284	0.19 %	76	15.41 %	1.30	492	11.49 %	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	1,406	1,536	61.68 %	1,977	0.32 %	74	13.18 %	0.97	274	13.85 %	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	281	373	61.55 %	493	0.55 %	33	12.00 %	0.90	75	15.17 %	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	3,856	40	78.44 %	3,751	1.14 %	40	15.02 %	1.57	1,175	31.33 %	6	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	350	96	72.57 %	214	3.55 %	20	18.60 %	1.10	108	50.71 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	18,836	10,969		26,101		424			3,210		12	9
Total (all wholesale portfolios)						83	424,265	270,016	555,126		47,592			156,444		1,479	2,060

(1) Credit Risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.

(2) Columns "a" and "b" are grouped by the obligor's PD and columns "d" onwards are grouped by the guarantor, where applicable.

(3) PD bands in the table are as prescribed in revised Pillar 3 guidance and used for comparative purposes across banks.

(4) Calculated as EAD post-conversion factor for off-balance sheet exposure divided by total off-balance sheet exposure pre-conversion factor.

(5) Calculated as the obligor PD or guarantor PD, where applicable, weighted by EAD.

(6) Obligor count for Wholesale portfolios is at the borrower level.

(7) Calculated as the obligor LGD or guarantor LGD, where applicable, weighted by EAD.

(8) Calculated as the effective maturity in years weighted by EAD.

CR6 - IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE - RETAIL (1) (2) (3)

(\$ millions except as noted)

CR6 - IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE - RETAIL (1) (2) (3) (\$ millions except as noted)						Q2 2021											
						Original on- balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g	h	i	j	k	l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	29,866	-	-	42,624	0.01 %	129,780	25.94 %		477	1.10 %	-	
Very low to Low		0.15 to <0.25			2	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	8,049	-	-	-	-	15,416	-		-	-	-	
Medium		0.75 to <2.50			5	2,478	-	-	-	-	6,443	-		-	-	-	
Medium to High		2.50 to <10.00			6	1,987	-	-	-	-	5,958	-		-	-	-	
High		10.00 to <100.00			7	114	-	-	-	-	490	-		-	-	-	
Default		100.00 (Default)			8	130	-	-	-	-	573	-		-	-	-	
Sub-total					9	42,624	-		42,624		158,660			477		-	13
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	64,733	30,970	42.68 %	77,952	0.09 %	444,021	15.88 %		2,765	3.55 %	11	
Very low to Low		0.15 to <0.25			11	8,586	1,300	26.38 %	8,928	0.22 %	48,060	17.97 %		731	8.18 %	4	
Low		0.25 to <0.50			12	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			13	12,407	19	73.02 %	12,420	0.61 %	39,855	16.87 %		2,004	16.13 %	13	
Medium		0.75 to <2.50			14	7,292	488	22.47 %	7,401	1.20 %	30,492	16.39 %		1,786	24.13 %	14	
Medium to High		2.50 to <10.00			15	4,719	90	34.01 %	4,749	6.74 %	14,195	13.57 %		2,579	54.30 %	43	
High		10.00 to <100.00			16	280	15	23.95 %	283	43.33 %	1,666	13.80 %		209	73.63 %	16	
Default		100.00 (Default)			17	162	15	18.42 %	165	100.00 %	1,136	11.44 %		220	133.36 %	10	
Sub-total					18	98,179	32,897		111,898		579,425			10,294		111	86
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,207	5,305	59.15 %	4,345	0.04 %	42,119	67.56 %		382	8.80 %	1	
Very low to Low		0.15 to <0.25			20	5,137	30	100.00 %	5,167	0.17 %	13,332	22.37 %		427	8.26 %	2	
Low		0.25 to <0.50			21	467	179	50.20 %	557	0.37 %	5,780	70.03 %		262	47.09 %	1	
Low		0.50 to <0.75			22	1,003	17	100.00 %	1,020	0.71 %	6,822	30.78 %		324	31.80 %	2	
Medium		0.75 to <2.50			23	402	29	46.58 %	416	1.23 %	4,784	71.31 %		446	107.14 %	4	
Medium to High		2.50 to <10.00			24	476	1	87.61 %	477	3.75 %	3,752	40.44 %		589	123.48 %	8	
High		10.00 to <100.00			25	134	92	63.14 %	192	25.08 %	1,785	37.75 %		408	212.23 %	19	
Default		100.00 (Default)			26	294	1	57.58 %	294	100.00 %	5,991	41.02 %		913	309.96 %	73	
Sub-total					27	9,120	5,654		12,468		84,365			3,751		110	138
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	1,504	39,553	56.89 %	24,005	0.05 %	3,036,297	74.64 %		571	2.38 %	8	
Very low to Low		0.15 to <0.25			29	336	2,204	68.21 %	1,839	0.23 %	303,818	92.86 %		214	11.64 %	4	
Low		0.25 to <0.50			30	100	396	74.35 %	395	0.37 %	68,168	93.34 %		69	17.53 %	1	
Low		0.50 to <0.75			31	3,480	11,063	39.19 %	7,815	0.58 %	655,097	60.09 %		1,258	16.10 %	28	
Medium		0.75 to <2.50			32	653	670	81.97 %	1,203	1.34 %	153,170	85.04 %		517	42.99 %	14	
Medium to High		2.50 to <10.00			33	2,542	1,320	65.20 %	3,403	3.54 %	392,722	80.47 %		2,735	80.36 %	98	
High		10.00 to <100.00			34	658	227	62.58 %	800	21.72 %	87,420	75.50 %		1,416	177.02 %	128	
Default		100.00 (Default)			35	65	23	42.05 %	74	100.00 %	4,480	58.04 %		226	304.86 %	37	
Sub-total					36	9,338	55,456		39,534		4,701,172			7,006		318	501
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	1,451	2,953	75.75 %	5,018	0.07 %	58,797	50.73 %		617	12.30 %	2	
Very low to Low		0.15 to <0.25			38	117	491	64.55 %	434	0.19 %	32,760	88.80 %		157	36.30 %	1	
Low		0.25 to <0.50			39	81	282	69.96 %	279	0.44 %	17,072	88.10 %		174	62.32 %	1	
Low		0.50 to <0.75			40	1,735	398	85.58 %	2,054	0.58 %	12,858	58.95 %		998	48.57 %	7	
Medium		0.75 to <2.50			41	1,830	607	56.73 %	2,149	1.54 %	43,514	60.80 %		1,628	75.74 %	20	
Medium to High		2.50 to <10.00			42	4,534	203	48.47 %	3,351	4.07 %	45,841	57.56 %		2,948	87.98 %	81	
High		10.00 to <100.00			43	958	23	76.18 %	975	16.56 %	6,844	54.37 %		1,087	111.52 %	90	
Default		100.00 (Default)			44	176	5	100.00 %	181	100.00 %	6,756	59.59 %		1,180	652.21 %	22	
Sub-total					45	10,882	4,962		14,441		224,442			8,789		224	153
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	12,230	3,517	49.66 %	14,208	0.08 %	191,198	19.79 %		576	4.05 %	2	
Very low to Low		0.15 to <0.25			47	5,816	1,066	77.42 %	6,642	0.20 %	263,419	75.02 %		2,099	31.61 %	10	
Low		0.25 to <0.50			48	5,414	1,070	24.61 %	5,677	0.35 %	787,080	43.20 %		1,538	27.09 %	9	
Low		0.50 to <0.75			49	4,019	1,060	32.39 %	4,223	0.60 %	15,995	34.47 %		1,202	28.47 %	8	
Medium		0.75 to <2.50			50	8,375	537	44.17 %	8,563	1.37 %	490,125	45.74 %		4,649	54.28 %	56	
Medium to High		2.50 to <10.00			51	1,985	50	38.35 %	1,966	4.95 %	137,436	41.40 %		1,245	63.32 %	36	
High		10.00 to <100.00			52	993	292	34.40 %	1,093	19.45 %	212,286	65.14 %		1,479	135.27 %	138	
Default		100.00 (Default)			53	151	3	53.83 %	148	100.00 %	69,401	47.13 %		476	322.33 %	52	
Sub-total					54	38,983	7,595		42,520		2,166,940			13,264		311	297
Total (all retail portfolios)					55	209,126	106,564		263,485		7,915,004			43,581		1,074	1,188

(1) Credit Risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.

(2) Columns "a" and "b" are grouped by the obligor's PD and columns "d" onwards are grouped by the guarantor, where applicable.

(3) PD bands in the table are as prescribed in revised Pillar 3 guidance and used for comparative purposes across banks.

(4) Calculated as EAD post-conversion factor for off-balance sheet exposure divided by total off-balance sheet exposure pre-conversion factor.

(5) Calculated as the obligor PD or guarantor PD, where applicable, weighted by EAD.

(6) Obligor count for Retail portfolios is at the account level.

(7) Calculated as the obligor LGD or guarantor LGD, where applicable, weighted by EAD.

CR6 - IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE - WHOLESALE (1) (2) (3)

(\$ millions except as noted)

CR6 - IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE - WHOLESALE (1) (2) (3)										Q2 2021									
(\$ millions except as noted)																			
			Moody's Investors	Standard & Poor's	LINE	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions		
Risk Profile	BMO Rating	PD Scale (%)	Service implied equivalent	implied equivalent	#	a	b	c	d	e	f	g	h	i	j	k	l		
Corporate																			
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	46,216	85,065	50.46 %	100,284	0.08 %	5,563	35.03 %	1.99	18,708	18.66 %	28			
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	31,305	44,865	46.52 %	50,364	0.20 %	5,698	35.27 %	1.98	16,363	32.49 %	36			
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	38,517	42,641	44.91 %	55,605	0.32 %	9,304	36.11 %	2.09	23,629	42.50 %	64			
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	36,869	31,420	43.70 %	48,555	0.60 %	7,892	34.22 %	2.11	26,194	53.95 %	100			
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	39,299	32,216	45.76 %	50,948	1.26 %	11,246	34.82 %	2.25	37,240	73.09 %	223			
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	61	12,443	7,934	45.68 %	14,369	3.83 %	3,684	30.68 %	2.02	12,818	89.21 %	175			
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,174	993	48.58 %	2,493	14.14 %	918	45.41 %	1.96	5,191	208.21 %	160			
Default	Default	100.00 (Default)	C	C to D	63	1,921	941	100.00 %	2,594	100.00 %	495	35.60 %	2.28	6,550	252.54 %	746			
Sub-total					64	208,744	246,075		325,212		44,800			146,693		1,532	2,170		
Sovereign																			
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	198,860	7,799	61.03 %	203,715	0.02 %	1,876	4.24 %	2.31	5,566	2.73 %	4			
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	220	145	65.94 %	284	0.20 %	108	19.87 %	1.80	49	17.17 %	-			
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	144	115	43.60 %	167	0.32 %	85	30.66 %	1.05	53	31.85 %	-			
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	102	93	32.41 %	115	0.71 %	74	78.22 %	3.18	158	137.62 %	1			
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	815	134	39.56 %	851	1.12 %	125	33.30 %	1.50	990	116.33 %	21			
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	138	32	46.36 %	151	2.89 %	81	23.25 %	1.13	91	60.71 %	1			
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	-	-	-	-	-	-	-	-	-	-	-			
Default	Default	100.00 (Default)	C	C to D	72	5	-	-	5	100.00 %	3	42.46 %	1.00	28	562.63 %	-			
Sub-total					73	200,284	8,318		205,288		2,352			6,935		27	11		
Bank																			
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	12,236	4,240	71.82 %	16,483	0.07 %	177	17.01 %	0.99	1,057	6.41 %	2			
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	1,933	4,295	61.31 %	4,195	0.19 %	73	15.89 %	1.37	515	12.28 %	1			
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	858	1,334	61.57 %	1,372	0.32 %	72	7.16 %	1.30	142	10.37 %	-			
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	3,290	437	61.17 %	3,382	0.54 %	33	13.34 %	2.24	728	21.53 %	3			
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1,552	34	89.50 %	1,400	1.50 %	44	14.78 %	0.38	439	31.37 %	4			
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	327	63	61.94 %	198	3.29 %	22	13.04 %	1.71	75	37.81 %	1			
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	-	-	-	-	-	-	-	-	-			
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-			
Sub-total					82	20,196	10,403		27,030		421			2,956		11	10		
Total (all wholesale portfolios)																			
					83	429,224	264,796		557,530		47,573			156,584		1,570	2,191		

(1) Credit Risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.

(2) Columns "a" and "b" are grouped by the obligor's PD and columns "d" onwards are grouped by the guarantor, where applicable.

(3) PD bands in the table are as prescribed in revised Pillar 3 guidance and used for comparative purposes across banks.

(4) Calculated as EAD post-conversion factor for off-balance sheet exposure divided by total off-balance sheet exposure pre-conversion factor.

(5) Calculated as the obligor PD or guarantor PD, where applicable, weighted by EAD.

(6) Obligor count for Wholesale portfolios is at the borrower level.

(7) Calculated as the obligor LGD or guarantor LGD, where applicable, weighted by EAD.

(8) Calculated as the effective maturity in years weighted by EAD.

CR6 - IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE - RETAIL (1) (2) (3)

(\$ millions except as noted)

CR6 - IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE - RETAIL (1) (2) (3) (\$ millions except as noted)					Q1 2021												
					Original on- balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions	
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g	h	i	j	k	l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	30,299	-	-	43,443	0.00 %	133,018	26.86 %		417	0.95 %	-	
Very low to Low		0.15 to <0.25			2	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	8,152	-	-	-	-	15,820	-		-	-	-	
Medium		0.75 to <2.50			5	2,550	-	-	-	-	6,741	-		-	-	-	
Medium to High		2.50 to <10.00			6	2,117	-	-	-	-	6,357	-		-	-	-	
High		10.00 to <100.00			7	126	-	-	-	-	563	-		-	-	-	
Default		100.00 (Default)			8	199	-	-	-	-	679	-		-	-	-	
Sub-total					9	43,443	-		43,443		163,178			417		-	9
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	61,458	30,127	42.46 %	74,250	0.09 %	432,454	15.68 %		2,598	3.50 %	10	
Very low to Low		0.15 to <0.25			11	7,907	1,415	27.10 %	8,290	0.22 %	47,347	18.38 %		689	8.31 %	3	
Low		0.25 to <0.50			12	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			13	11,642	19	72.20 %	11,656	0.61 %	39,021	15.30 %		1,681	14.42 %	11	
Medium		0.75 to <2.50			14	7,296	530	22.40 %	7,415	1.19 %	31,218	17.32 %		1,865	25.16 %	15	
Medium to High		2.50 to <10.00			15	4,695	108	33.82 %	4,731	6.68 %	14,671	13.22 %		2,487	52.57 %	41	
High		10.00 to <100.00			16	348	23	22.23 %	354	43.83 %	1,995	13.72 %		256	72.27 %	20	
Default		100.00 (Default)			17	274	11	20.30 %	276	100.00 %	1,247	14.50 %		482	174.69 %	15	
Sub-total					18	93,620	32,233		106,972		567,953			10,058		115	57
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,272	5,542	59.10 %	4,546	0.04 %	42,571	67.53 %		400	8.80 %	1	
Very low to Low		0.15 to <0.25			20	5,416	27	100.00 %	5,443	0.17 %	13,969	21.74 %		437	8.03 %	2	
Low		0.25 to <0.50			21	497	181	50.13 %	588	0.37 %	5,987	70.15 %		277	47.17 %	2	
Low		0.50 to <0.75			22	1,205	15	100.00 %	1,219	0.71 %	7,349	30.55 %		385	31.62 %	3	
Medium		0.75 to <2.50			23	454	32	47.07 %	469	1.24 %	5,097	71.56 %		507	108.21 %	4	
Medium to High		2.50 to <10.00			24	531	2	90.87 %	533	3.74 %	4,203	40.32 %		655	122.83 %	9	
High		10.00 to <100.00			25	163	94	63.11 %	222	28.54 %	1,990	39.31 %		472	212.41 %	26	
Default		100.00 (Default)			26	327	1	59.48 %	327	100.00 %	5,974	41.65 %		992	303.35 %	91	
Sub-total					27	9,865	5,894		13,347		87,140			4,125		138	167
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	1,342	39,194	57.03 %	23,695	0.05 %	2,995,853	74.79 %		566	2.39 %	8	
Very low to Low		0.15 to <0.25			29	334	2,346	67.51 %	1,918	0.23 %	319,310	94.15 %		226	11.78 %	4	
Low		0.25 to <0.50			30	99	421	73.61 %	409	0.37 %	72,628	93.30 %		72	17.55 %	1	
Low		0.50 to <0.75			31	3,512	10,820	38.95 %	7,727	0.58 %	636,154	60.74 %		1,257	16.27 %	28	
Medium		0.75 to <2.50			32	650	637	82.14 %	1,174	1.35 %	151,915	84.63 %		654	55.72 %	17	
Medium to High		2.50 to <10.00			33	2,608	1,265	64.87 %	3,429	3.55 %	393,101	80.93 %		2,776	80.94 %	99	
High		10.00 to <100.00			34	712	236	63.54 %	861	22.48 %	95,639	75.55 %		1,532	177.88 %	144	
Default		100.00 (Default)			35	63	23	41.45 %	73	100.00 %	4,520	57.00 %		258	354.94 %	30	
Sub-total					36	9,320	54,942		39,286		4,669,120			7,341		331	540
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	1,323	2,894	75.34 %	4,547	0.07 %	58,088	54.56 %		602	13.24 %	2	
Very low to Low		0.15 to <0.25			38	104	486	64.03 %	415	0.19 %	31,990	88.89 %		151	36.33 %	1	
Low		0.25 to <0.50			39	79	273	70.35 %	271	0.44 %	16,166	88.46 %		170	62.58 %	1	
Low		0.50 to <0.75			40	936	373	85.40 %	1,254	0.56 %	2,933	67.23 %		684	54.57 %	5	
Medium		0.75 to <2.50			41	643	593	56.05 %	975	1.38 %	34,855	74.32 %		872	89.40 %	10	
Medium to High		2.50 to <10.00			42	1,842	209	47.41 %	898	5.11 %	30,409	76.64 %		1,084	120.73 %	35	
High		10.00 to <100.00			43	75	19	78.55 %	90	26.32 %	2,318	72.90 %		150	166.28 %	18	
Default		100.00 (Default)			44	82	3	90.92 %	85	100.00 %	6,386	67.54 %		758	894.91 %	-	
Sub-total					45	5,084	4,850		8,535		183,145			4,471		72	81
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	11,651	3,391	49.38 %	13,552	0.08 %	189,042	19.46 %		533	3.93 %	2	
Very low to Low		0.15 to <0.25			47	5,631	1,042	75.67 %	6,420	0.20 %	262,779	75.33 %		2,035	31.71 %	9	
Low		0.25 to <0.50			48	5,020	1,009	23.87 %	5,261	0.35 %	761,826	42.63 %		1,412	26.84 %	8	
Low		0.50 to <0.75			49	3,741	1,034	32.75 %	3,947	0.60 %	15,722	34.86 %		1,135	28.76 %	8	
Medium		0.75 to <2.50			50	8,136	559	45.43 %	8,339	1.37 %	492,094	45.26 %		4,485	53.77 %	54	
Medium to High		2.50 to <10.00			51	1,915	44	40.21 %	1,897	4.98 %	154,142	40.50 %		1,177	62.04 %	34	
High		10.00 to <100.00			52	1,002	300	30.70 %	1,091	20.12 %	229,020	65.13 %		1,481	135.69 %	140	
Default		100.00 (Default)			53	150	2	41.08 %	146	100.00 %	71,237	44.48 %		465	319.36 %	47	
Sub-total					54	37,246	7,381		40,653		2,175,862			12,723		302	293
Total (all retail portfolios)					55	198,578	105,300		252,236		7,846,398			39,135		958	1,147

(1) Credit Risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.

(2) Columns "a" and "b" are grouped by the obligor's PD and columns "d" onwards are grouped by the guarantor, where applicable.

(3) PD bands in the table are as prescribed in revised Pillar 3 guidance and used for comparative purposes across banks.

(4) Calculated as EAD post-conversion factor for off-balance sheet exposure divided by total off-balance sheet exposure pre-conversion factor.

(5) Calculated as the obligor PD or guarantor PD, where applicable, weighted by EAD.

(6) Obligor count for Retail portfolios is at the account level.

(7) Calculated as the obligor LGD or guarantor LGD, where applicable, weighted by EAD.

CR6 - IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE - WHOLESALE (1) (2) (3)

(\$ millions except as noted)

CR6 - IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE - WHOLESALE (1) (2) (3) (\$ millions except as noted)						Q1 2021											
						Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	49,355	76,219	52.10 %	100,247	0.08 %	5,558	34.50 %	1.90	18,256	18.21 %	28	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	31,165	43,030	46.70 %	49,471	0.20 %	5,335	36.14 %	1.96	16,321	32.99 %	36	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	38,404	41,112	44.43 %	54,988	0.32 %	8,976	35.80 %	2.08	23,057	41.93 %	63	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	36,853	34,053	45.52 %	50,041	0.60 %	8,003	34.79 %	2.18	27,965	55.88 %	105	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	43,552	32,856	43.82 %	54,852	1.26 %	11,287	34.17 %	2.29	39,732	72.44 %	237	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	61	13,525	8,699	47.21 %	15,829	3.79 %	3,767	31.19 %	2.05	14,417	91.08 %	192	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,065	1,095	42.84 %	2,379	14.27 %	955	46.42 %	2.06	5,074	213.31 %	157	
Default	Default	100.00 (Default)	C	C to D	63	2,278	1,229	100.00 %	3,166	100.00 %	529	36.76 %	2.16	8,229	259.97 %	828	
Sub-total					64	217,197	238,293		330,973		44,410			153,051		1,646	2,477
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	184,822	7,799	63.16 %	189,846	0.02 %	1,888	4.81 %	2.57	6,052	3.19 %	4	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	92	199	64.42 %	193	0.21 %	100	30.08 %	1.41	50	26.01 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	258	128	42.15 %	286	0.32 %	92	20.33 %	1.32	60	21.09 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	125	117	31.24 %	145	0.69 %	79	60.83 %	2.32	148	102.10 %	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	922	120	40.31 %	945	1.67 %	111	27.62 %	2.73	671	71.01 %	4	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	128	22	50.85 %	137	2.91 %	64	24.54 %	1.16	88	64.66 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	1	2	31.71 %	1	13.95 %	6	15.00 %	1.00	1	70.67 %	-	
Default	Default	100.00 (Default)	C	C to D	72	4	-	-	4	100.00 %	1	51.34 %	1.00	24	680.23 %	-	
Sub-total					73	186,352	8,387		191,557		2,341			7,094		10	13
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	12,379	3,583	72.29 %	16,198	0.07 %	181	16.45 %	1.01	983	6.07 %	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	1,955	5,116	61.06 %	4,660	0.19 %	80	13.86 %	1.40	498	10.69 %	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	1,096	1,280	61.68 %	1,586	0.32 %	74	10.73 %	1.17	176	11.11 %	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	3,008	848	60.97 %	3,398	0.54 %	40	12.44 %	2.26	683	20.09 %	2	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1,705	8	84.15 %	1,505	1.02 %	37	14.79 %	0.39	393	26.10 %	2	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	309	132	71.78 %	227	2.98 %	20	13.14 %	1.48	80	35.34 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	20,452	10,967		27,574		432			2,813		9	8
Total (all wholesale portfolios)					83	424,001	257,647		550,104		47,183			162,958		1,665	2,498

(1) Credit Risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.

(2) Columns "a" and "b" are grouped by the obligor's PD and columns "d" onwards are grouped by the guarantor, where applicable.

(3) PD bands in the table are as prescribed in revised Pillar 3 guidance and used for comparative purposes across banks.

(4) Calculated as EAD post-conversion factor for off-balance sheet exposure divided by total off-balance sheet exposure pre-conversion factor.

(5) Calculated as the obligor PD or guarantor PD, where applicable, weighted by EAD.

(6) Obligor count for Wholesale portfolios is at the borrower level.

(7) Calculated as the obligor LGD or guarantor LGD, where applicable, weighted by EAD.

(8) Calculated as the effective maturity in years weighted by EAD.

CR6 - IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE - RETAIL (1) (2) (3)

(\$ millions except as noted)

CR6 - IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE - RETAIL (1) (2) (3) (\$ millions except as noted)						Q4 2020											
						Original on- balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g	h	i	j	k	l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	29,329	-	-	43,743	0.00 %	130,600	26.99 %		441	0.96 %	-	
Very low to Low		0.15 to <0.25			2	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	9,034	-	-	-	-	18,543	-		-	-	-	
Medium		0.75 to <2.50			5	2,800	-	-	-	-	7,491	-		-	-	-	
Medium to High		2.50 to <10.00			6	2,297	-	-	-	-	6,759	-		-	-	-	
High		10.00 to <100.00			7	147	-	-	-	-	671	-		-	-	-	
Default		100.00 (Default)			8	137	-	-	-	-	612	-		-	-	-	
Sub-total					9	43,744	-		43,743		164,676			441		-	5
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	54,916	29,401	41.90 %	67,236	0.09 %	417,540	15.83 %		2,357	3.51 %	9	
Very low to Low		0.15 to <0.25			11	7,829	1,351	26.05 %	8,181	0.22 %	47,785	18.21 %		673	8.23 %	3	
Low		0.25 to <0.50			12	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			13	15,031	21	73.32 %	15,047	0.61 %	46,157	15.02 %		2,136	14.20 %	14	
Medium		0.75 to <2.50			14	7,604	472	23.47 %	7,715	1.20 %	32,259	17.27 %		1,949	25.27 %	16	
Medium to High		2.50 to <10.00			15	5,056	84	32.46 %	5,083	6.73 %	15,312	13.58 %		2,759	54.28 %	46	
High		10.00 to <100.00			16	328	23	22.99 %	333	40.17 %	1,982	13.42 %		249	74.94 %	17	
Default		100.00 (Default)			17	177	11	18.99 %	179	100.00 %	1,177	13.85 %		274	152.97 %	15	
Sub-total					18	90,941	31,363		103,774		562,212			10,397		120	99
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,360	5,793	59.03 %	4,779	0.04 %	43,192	67.88 %		423	8.84 %	1	
Very low to Low		0.15 to <0.25			20	5,675	39	100.00 %	5,714	0.19 %	14,310	22.31 %		516	9.02 %	2	
Low		0.25 to <0.50			21	530	202	50.67 %	632	0.37 %	6,223	70.84 %		301	47.64 %	2	
Low		0.50 to <0.75			22	302	-	-	302	0.74 %	5,128	49.91 %		163	54.13 %	1	
Medium		0.75 to <2.50			23	1,708	42	61.71 %	1,734	1.13 %	8,653	39.07 %		983	56.67 %	8	
Medium to High		2.50 to <10.00			24	299	-	-	300	4.58 %	3,645	60.56 %		593	197.89 %	8	
High		10.00 to <100.00			25	217	85	61.19 %	269	27.30 %	2,416	41.77 %		604	224.79 %	32	
Default		100.00 (Default)			26	313	-	-	313	100.00 %	5,852	44.21 %		959	306.30 %	98	
Sub-total					27	10,404	6,161		14,043		89,419			4,542		152	197
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	726	38,503	56.62 %	22,528	0.05 %	2,984,956	72.54 %		480	2.13 %	7	
Very low to Low		0.15 to <0.25			29	128	2,481	68.45 %	1,827	0.18 %	347,545	91.70 %		171	9.37 %	3	
Low		0.25 to <0.50			30	40	397	74.41 %	336	0.32 %	81,861	91.70 %		51	15.24 %	1	
Low		0.50 to <0.75			31	3,433	10,659	38.63 %	7,552	0.56 %	616,818	60.31 %		1,177	15.59 %	25	
Medium		0.75 to <2.50			32	459	635	83.24 %	988	1.31 %	160,254	80.61 %		543	54.99 %	14	
Medium to High		2.50 to <10.00			33	2,231	1,229	64.99 %	3,029	3.50 %	394,345	77.49 %		2,317	76.50 %	82	
High		10.00 to <100.00			34	611	240	63.05 %	762	20.61 %	97,765	71.88 %		1,277	167.56 %	110	
Default		100.00 (Default)			35	67	23	42.44 %	76	100.00 %	4,523	55.33 %		256	334.29 %	33	
Sub-total					36	7,695	54,167		37,098		4,688,067			6,272		275	447
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	1,534	3,312	74.25 %	5,040	0.07 %	86,813	57.77 %		685	13.59 %	3	
Very low to Low		0.15 to <0.25			38	85	271	71.11 %	278	0.24 %	16,617	86.50 %		118	42.42 %	1	
Low		0.25 to <0.50			39	2	6	86.48 %	7	0.28 %	2,572	98.54 %		4	52.74 %	-	
Low		0.50 to <0.75			40	1,063	496	81.45 %	1,466	0.57 %	11,355	70.20 %		842	57.46 %	6	
Medium		0.75 to <2.50			41	632	483	52.89 %	888	1.40 %	27,309	71.96 %		779	87.78 %	9	
Medium to High		2.50 to <10.00			42	1,887	212	48.00 %	942	5.08 %	28,737	76.61 %		1,136	120.59 %	36	
High		10.00 to <100.00			43	84	19	76.02 %	98	24.87 %	2,414	73.21 %		166	168.56 %	18	
Default		100.00 (Default)			44	88	4	87.84 %	92	100.00 %	6,369	69.58 %		845	921.93 %	-	
Sub-total					45	5,375	4,803		8,811		182,186			4,575		73	81
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	10,470	3,283	49.77 %	12,384	0.08 %	151,005	19.76 %		481	3.88 %	2	
Very low to Low		0.15 to <0.25			47	5,847	1,023	74.69 %	6,611	0.20 %	264,931	72.56 %		2,017	30.51 %	9	
Low		0.25 to <0.50			48	4,718	930	26.21 %	4,962	0.35 %	747,448	42.00 %		1,310	26.40 %	8	
Low		0.50 to <0.75			49	4,110	994	33.05 %	4,271	0.60 %	17,170	33.51 %		1,183	27.69 %	8	
Medium		0.75 to <2.50			50	8,027	580	46.98 %	8,237	1.37 %	526,376	44.00 %		4,318	52.42 %	52	
Medium to High		2.50 to <10.00			51	2,011	43	41.15 %	1,987	5.01 %	141,578	39.92 %		1,216	61.23 %	36	
High		10.00 to <100.00			52	975	253	33.33 %	1,055	21.07 %	229,847	63.56 %		1,405	133.12 %	132	
Default		100.00 (Default)			53	151	2	42.61 %	147	100.00 %	70,227	39.30 %		337	228.52 %	52	
Sub-total					54	36,309	7,108		39,654		2,148,582			12,267		299	298
Total (all retail portfolios)					55	194,468	103,602		247,123		7,835,142			38,494		919	1,127

(1) Credit Risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.

(2) Columns "a" and "b" are grouped by the obligor's PD and columns "d" onwards are grouped by the guarantor, where applicable.

(3) PD bands in the table are as prescribed in revised Pillar 3 guidance and used for comparative purposes across banks.

(4) Calculated as EAD post-conversion factor for off-balance sheet exposure divided by total off-balance sheet exposure pre-conversion factor.

(5) Calculated as the obligor PD or guarantor PD, where applicable, weighted by EAD.

(6) Obligor count for Retail portfolios is at the account level.

(7) Calculated as the obligor LGD or guarantor LGD, where applicable, weighted by EAD.

CR6 - IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE - WHOLESALE (1) (2) (3)

(\$ millions except as noted)

CR6 - IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE - WHOLESALE (1) (2) (3) (\$ millions except as noted)						Q4 2020											
						Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	44,787	82,237	50.53 %	98,577	0.08 %	5,730	33.45 %	2.03	18,348	18.61 %	27	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	28,253	42,426	47.17 %	46,304	0.20 %	5,197	36.35 %	2.08	15,618	33.73 %	34	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	38,043	42,675	44.87 %	55,322	0.32 %	8,803	36.09 %	2.10	23,611	42.68 %	64	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Baa1	BBB- to BB+	59	38,516	34,609	45.47 %	51,735	0.60 %	8,047	35.75 %	2.19	29,647	57.31 %	111	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	45,638	34,597	44.38 %	57,711	1.27 %	11,409	35.46 %	2.30	43,461	75.31 %	260	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <100.00	Ba3 to Caa1	BB- to B-	61	14,132	9,769	48.51 %	16,723	3.85 %	3,778	32.10 %	2.21	16,007	95.71 %	211	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,573	1,293	45.69 %	2,994	14.41 %	971	45.87 %	2.15	6,388	213.33 %	196	
Default	Default	100.00 (Default)	C	C to D	63	2,409	1,305	100.00 %	3,422	100.00 %	525	37.53 %	2.16	9,455	276.26 %	830	
Sub-total					64	214,351	248,911		332,788		44,460			162,535		1,733	2,440
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	171,857	7,400	63.48 %	176,638	0.02 %	1,864	4.93 %	2.67	5,651	3.20 %	5	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	175	208	64.19 %	295	0.20 %	99	22.18 %	1.93	56	19.15 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	93	153	42.84 %	129	0.46 %	102	44.60 %	2.61	51	39.39 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Baa1	BBB- to BB+	68	202	132	37.39 %	241	0.61 %	62	25.29 %	2.55	110	45.55 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	814	92	45.90 %	831	0.95 %	94	26.27 %	1.87	439	52.85 %	2	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <100.00	Ba3 to Caa1	BB- to B-	70	147	34	43.45 %	159	3.41 %	54	23.13 %	1.05	101	63.21 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	2	2	33.22 %	1	13.95 %	5	15.00 %	1.00	1	70.67 %	-	
Default	Default	100.00 (Default)	C	C to D	72	4	-	-	4	100.00 %	3	51.34 %	1.00	24	680.23 %	-	
Sub-total					73	173,294	8,021		178,298		2,283			6,433		8	14
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	11,409	3,939	71.10 %	15,719	0.07 %	171	15.53 %	1.04	960	6.11 %	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	2,987	5,449	60.12 %	5,833	0.19 %	97	16.88 %	1.24	702	12.03 %	2	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	1,065	1,402	60.62 %	1,590	0.32 %	74	12.31 %	1.47	226	14.20 %	2	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	2,774	793	61.56 %	3,078	0.55 %	43	13.25 %	2.30	679	22.05 %	2	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	2,043	17	64.34 %	1,760	1.04 %	39	15.00 %	0.44	473	26.90 %	3	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <100.00	Ba3 to Caa1	BB- to B-	79	478	107	73.87 %	280	2.97 %	24	14.29 %	0.69	102	36.62 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	20,756	11,707		28,260		448			3,142		11	10
Total (all wholesale portfolios)						83	408,401	268,639		539,346		47,191		172,110		1,752	2,464

(1) Credit Risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.

(2) Columns "a" and "b" are grouped by the obligor's PD and columns "d" onwards are grouped by the guarantor, where applicable.

(3) PD bands in the table are as prescribed in revised Pillar 3 guidance and used for comparative purposes across banks.

(4) Calculated as EAD post-conversion factor for off-balance sheet exposure divided by total off-balance sheet exposure pre-conversion factor.

(5) Calculated as the obligor PD or guarantor PD, where applicable, weighted by EAD.

(6) Obligor count for Wholesale portfolios is at the borrower level.

(7) Calculated as the obligor LGD or guarantor LGD, where applicable, weighted by EAD.

(8) Calculated as the effective maturity in years weighted by EAD.

**CR8 - RWA FLOW STATEMENTS OF CREDIT RISK
AND COUNTERPARTY CREDIT RISK EXPOSURES (1)**

(\$ millions)

	Q4 2021			Q3 2021		
	Credit risk, of which		Counterparty credit risk (2)	Credit risk, of which		Counterparty credit risk (2)
	AIRB	Standardized		AIRB	Standardized	
	a	b	c	d	e	f
1 RWA as at beginning of reporting period	200,458	35,554	19,865	200,165	34,637	20,748
2 Asset size (3)	5,245	1,986	(1,190)	4,238	597	(563)
3 Asset quality (4)	(4,208)	21	(548)	(5,642)	(11)	(233)
4 Model updates (5)	(280)	-	-	40	-	-
5 Methodology and policy (6)	-	-	-	-	-	-
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	(900)	(173)	(80)	1,657	331	(87)
8 Other	-	-	-	-	-	-
9 RWA as at end of reporting period	200,315	37,388	18,047	200,458	35,554	19,865

**CR8 - RWA FLOW STATEMENTS OF CREDIT RISK
AND COUNTERPARTY CREDIT RISK EXPOSURES (1)**

(\$ millions)

	Q2 2021			Q1 2021		
	Credit risk, of which		Counterparty credit risk (2)	Credit risk, of which		Counterparty credit risk (2)
	AIRB	Standardized		AIRB	Standardized	
	a	b	c	d	e	f
1 RWA as at beginning of reporting period	202,093	41,198	21,602	210,604	41,664	19,842
2 Asset size (3)	3,179	(556)	(329)	3,263	619	1,768
3 Asset quality (4)	(5,110)	1	(552)	(6,034)	(7)	(67)
4 Model updates (5)	-	-	-	(1,255)	-	-
5 Methodology and policy (6)	4,332	(4,040)	62	(171)	-	-
6 Acquisitions and disposals	-	(874)	-	-	-	-
7 Foreign exchange movements	(4,329)	(1,092)	(35)	(4,314)	(1,078)	59
8 Other	-	-	-	-	-	-
9 RWA as at end of reporting period	200,165	34,637	20,748	202,093	41,198	21,602

**CR8 - RWA FLOW STATEMENTS OF CREDIT RISK
AND COUNTERPARTY CREDIT RISK EXPOSURES (1)**

(\$ millions)

	Q4 2020		
	Credit risk, of which		Counterparty credit risk (2)
	AIRB	Standardized	
	a	b	c
1 RWA as at beginning of reporting period	212,163	42,386	18,361
2 Asset size (3)	(864)	(581)	835
3 Asset quality (4)	(755)	8	17
4 Model updates (5)	674	-	-
5 Methodology and policy (6)	-	-	723
6 Acquisitions and disposals	-	-	-
7 Foreign exchange movements	(614)	(149)	(94)
8 Other	-	-	-
9 RWA as at end of reporting period	210,604	41,664	19,842

(1) Credit Risk excludes RWA for Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.

(2) Counterparty Credit Risk includes RWA for derivatives, SFTs, trades cleared through central counterparties and CVA charge.

(3) Asset size includes organic changes in book size and composition (including new business and maturing loans).

(4) Asset quality captures the quality of book changes caused by experience such as underlying customer behaviour or demographics, including changes through model calibrations/realignments.

(5) Model updates include model implementation, change in model scope or any change to address model malfunctions.

(6) Methodology and policy include methodology changes to the calculations driven by regulatory policy changes, such as new or revised regulation.

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1) (2)

(\$ millions)	LINE #	Q4 2021				Q3 2021			
		Standardized		AIRB		Standardized		AIRB	
		EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives
Corporate (incl specialized lending and SMEs treated as corporate)	1	19,009	1,002	339,869	11,322	18,932	1,299	333,365	11,955
Sovereign	2	234	-	202,494	136	255	-	195,660	144
Bank	3	297	-	26,251	1,069	300	-	26,101	1,209
Total Wholesale	4	19,540	1,002	568,614	12,527	19,487	1,299	555,126	13,308
Residential mortgages excluding home equity line of credits (HELOCs)	5	628	-	118,223	41,752	692	-	117,269	40,544
HELOCs	6	73	-	56,550	-	83	-	55,502	-
Other retail	7	4,101	443	44,905	1,276	4,005	460	44,591	1,326
Qualifying revolving retail	8	-	-	39,847	-	-	-	40,039	-
Retail SMEs	9	1,705	-	14,054	788	1,599	-	14,589	1,272
Total Retail	10	6,507	443	273,579	43,816	6,379	460	271,990	43,142
Other assets	11	10,978	-	-	-	9,497	-	-	-
Equity	12	1,828	-	-	-	1,846	-	-	-
Total Bank	13	38,853	1,445	842,193	56,343	37,209	1,759	827,116	56,450

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1) (2)

(\$ millions)	LINE #	Q2 2021				Q1 2021			
		Standardized		AIRB		Standardized		AIRB	
		EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives
Corporate (incl specialized lending and SMEs treated as corporate)	1	19,105	1,902	325,212	14,138	21,046	1,558	330,973	13,957
Sovereign	2	259	-	205,288	149	291	-	191,557	159
Bank	3	298	-	27,030	1,369	291	-	27,574	1,577
Total Wholesale	4	19,662	1,902	557,530	15,656	21,628	1,558	550,104	15,693
Residential mortgages excluding home equity line of credits (HELOCs)	5	742	-	114,075	41,750	810	-	112,647	42,413
HELOCs	6	89	-	52,915	-	122	-	51,115	-
Other retail	7	3,738	478	42,520	1,280	4,242	470	40,653	1,329
Qualifying revolving retail	8	-	-	39,534	-	-	-	39,286	-
Retail SMEs	9	1,502	-	14,441	1,339	7,023	5	8,535	1,044
Total Retail	10	6,071	478	263,485	44,369	12,197	475	252,236	44,786
Other assets	11	9,555	-	-	-	9,500	-	-	-
Equity	12	1,691	-	-	-	1,725	-	-	-
Total Bank	13	36,979	2,380	821,015	60,025	45,050	2,033	802,340	60,479

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1) (2)

(\$ millions)	LINE #	Q4 2020			
		Standardized		AIRB	
		EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives
Corporate (incl specialized lending and SMEs treated as corporate)	1	22,312	1,850	332,788	14,795
Sovereign	2	315	-	178,298	151
Bank	3	267	-	28,260	1,828
Total Wholesale	4	22,894	1,850	539,346	16,774
Residential mortgages excluding home equity line of credits (HELOCs)	5	914	-	111,326	42,749
HELOCs	6	147	-	50,234	-
Other retail	7	4,178	437	39,654	1,419
Qualifying revolving retail	8	-	-	37,098	-
Retail SMEs	9	6,929	-	8,811	1,048
Total Retail	10	12,168	437	247,123	45,216
Other assets	11	9,197	-	-	-
Equity	12	1,697	-	-	-
Total Bank	13	45,956	2,287	786,469	61,990

(1) Credit Risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.

(2) Credit risk mitigants herein include only credit derivatives and guarantees. Collateral is reflected in the risk parameters (PDs, LGDs) for AIRB exposures and risk weights for exposures under the Standardized Approach.

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)

(\$ millions)	LINE #	Q4 2021				Q3 2021			
		Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	153,324	194,360	11,194	358,878	150,218	190,947	11,132	352,297
Sovereign	2	70,831	119,297	12,600	202,728	63,606	118,095	14,214	195,915
Bank	3	5,106	6,625	14,817	26,548	3,486	6,333	16,582	26,401
Total Wholesale	4	229,261	320,282	38,611	588,154	217,310	315,375	41,928	574,613
Residential mortgages excluding home equity line of credits (HELOCs)	5	111,127	7,724	-	118,851	110,192	7,769	-	117,961
HELOCs	6	50,805	5,818	-	56,623	49,733	5,852	-	55,585
Other retail	7	36,903	12,103	-	49,006	36,540	12,056	-	48,596
Qualifying revolving retail	8	39,847	-	-	39,847	40,039	-	-	40,039
Retail SMEs	9	8,619	7,132	8	15,759	8,407	7,773	8	16,188
Total Retail	10	247,301	32,777	8	280,086	244,911	33,450	8	278,369
Other assets	11	7,582	2,906	490	10,978	6,203	2,833	461	9,497
Equity	12	163	1,461	204	1,828	146	1,444	256	1,846
Total Bank	13	484,307	357,426	39,313	881,046	468,570	353,102	42,653	864,325

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)

(\$ millions)	LINE #	Q2 2021				Q1 2021			
		Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	149,011	183,788	11,518	344,317	145,799	193,611	12,609	352,019
Sovereign	2	80,732	111,274	13,541	205,547	77,029	100,986	13,833	191,848
Bank	3	3,316	7,288	16,724	27,328	3,436	7,754	16,675	27,865
Total Wholesale	4	233,059	302,350	41,783	577,192	226,264	302,351	43,117	571,732
Residential mortgages excluding home equity line of credits (HELOCs)	5	107,247	7,570	-	114,817	105,269	8,188	-	113,457
HELOCs	6	47,274	5,730	-	53,004	45,147	6,090	-	51,237
Other retail	7	34,867	11,391	-	46,258	33,337	10,976	582	44,895
Qualifying revolving retail	8	39,533	-	1	39,534	39,286	-	-	39,286
Retail SMEs	9	8,077	7,863	3	15,943	7,775	7,781	2	15,558
Total Retail	10	236,998	32,554	4	269,556	230,814	33,035	584	264,433
Other assets	11	6,158	2,812	585	9,555	6,286	2,570	644	9,500
Equity	12	125	1,315	251	1,691	101	1,372	252	1,725
Total Bank	13	476,340	339,031	42,623	857,994	463,465	339,328	44,597	847,390

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)

(\$ millions)	LINE #	Q4 2020			
		Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	146,961	195,850	12,289	355,100
Sovereign	2	72,168	93,006	13,439	178,613
Bank	3	3,037	7,142	18,348	28,527
Total Wholesale	4	222,166	295,998	44,076	562,240
Residential mortgages excluding home equity line of credits (HELOCs)	5	103,610	8,630	-	112,240
HELOCs	6	43,907	6,474	-	50,381
Other retail	7	31,965	11,398	469	43,832
Qualifying revolving retail	8	37,098	-	-	37,098
Retail SMEs	9	7,805	7,932	3	15,740
Total Retail	10	224,385	34,434	472	259,291
Other assets	11	5,945	2,670	582	9,197
Equity	12	93	1,370	234	1,697
Total Bank	13	452,589	334,472	45,364	832,425

(1) Credit Risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.

CREDIT RISK EXPOSURE BY MAJOR ASSET CLASS (1)

LINE #	Q4 2021				Q3 2021				Q2 2021	Q1 2021	Q4 2020
	Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Total	Total	Total
(\$ millions)											
Corporate (incl specialized lending and SMEs treated as corporate)	1	233,490	105,265	20,123	358,878	228,854	103,388	20,055	352,297	344,317	355,100
Sovereign	2	198,061	3,288	1,379	202,728	191,239	3,307	1,369	195,915	205,547	178,613
Bank	3	18,762	5,765	2,021	26,548	18,852	5,662	1,887	26,401	27,328	28,527
Total Wholesale	4	450,313	114,318	23,523	588,154	438,945	112,357	23,311	577,192	571,732	562,240
Residential mortgages excluding home equity line of credits (HELOCs)	5	118,746	63	42	118,851	117,860	57	44	117,961	114,817	112,240
HELOCs	6	38,694	17,929	-	56,623	38,030	17,555	-	55,585	53,004	50,381
Other retail	7	45,197	3,808	1	49,006	44,798	3,797	1	48,596	46,258	43,832
Qualifying revolving retail	8	9,809	30,038	-	39,847	9,465	30,574	-	40,039	39,534	37,098
Retail SMEs	9	11,900	3,818	41	15,759	12,400	3,746	42	16,188	15,943	15,740
Total Retail	10	224,346	55,656	84	280,086	222,553	55,729	87	278,369	269,556	259,291
Other assets	11	10,978	-	-	10,978	9,497	-	-	9,497	9,555	9,197
Equity	12	1,612	216	-	1,828	1,624	222	-	1,846	1,691	1,697
Total Bank	13	687,249	170,190	23,607	881,046	672,619	168,308	23,398	864,325	857,994	832,425

CREDIT RISK BY RESIDUAL CONTRACT MATURITY BREAKDOWN (1)

LINE #	Q4 2021				Q3 2021				Q2 2021	Q1 2021	Q4 2020
	Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Total	Total	Total
(\$ millions)											
Up to 1 year	1	266,201	96,474	18,231	380,906	258,542	94,122	17,665	370,329	384,580	344,055
1 to 5 years	2	327,066	68,013	5,272	400,351	319,837	68,753	5,655	394,245	380,454	392,740
Greater than 5 years	3	93,982	5,703	104	99,789	94,240	5,433	78	99,751	92,960	95,630
Total Bank	4	687,249	170,190	23,607	881,046	672,619	168,308	23,398	864,325	857,994	832,425

CREDIT RISK EXPOSURE BY INDUSTRY (1) (4)

LINE #	Q4 2021				Q3 2021				Q2 2021	Q1 2021	Q4 2020
	Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Total	Total	Total
(\$ millions)											
Agriculture	1	12,913	1,734	105	14,752	12,994	1,807	101	14,902	14,450	14,704
Communications	2	1,076	2,729	310	4,115	1,098	2,571	325	3,994	3,594	2,677
Construction	3	3,952	3,824	1,100	8,876	3,839	3,711	1,129	8,679	8,432	9,226
Financial	4	187,163	26,933	6,808	220,904	178,009	25,563	6,657	210,229	216,536	173,184
Forest products	5	690	646	151	1,487	774	814	151	1,739	1,650	1,673
Government	6	67,207	1,606	400	69,213	67,859	1,618	401	69,878	67,115	80,675
Individual	7	224,348	55,655	84	280,087	222,551	55,729	88	278,368	269,558	259,291
Manufacturing	8	27,094	16,470	1,784	45,348	26,085	16,463	1,893	44,441	43,161	46,324
Mining	9	1,917	4,129	1,513	7,559	2,411	4,259	1,496	8,166	8,123	8,507
Oil and Gas	10	6,077	5,468	1,377	12,922	6,957	5,852	1,375	14,184	15,644	18,666
Other	11	17,742	506	223	18,471	16,281	855	283	17,419	17,267	15,840
Real estate	12	46,000	9,830	1,189	57,019	43,888	9,668	1,110	54,666	52,965	53,111
Retail trade	13	16,277	4,646	592	21,515	16,678	4,385	591	21,654	23,135	25,255
Service industries	14	44,395	16,126	2,998	63,519	44,060	15,650	2,930	62,640	62,969	66,064
Transportation	15	8,557	3,825	1,329	13,711	8,024	2,685	1,283	13,162	13,162	12,353
Utilities	16	7,436	10,864	2,950	21,250	7,033	11,102	2,946	21,081	20,488	23,481
Wholesale trade	17	14,405	5,199	694	20,298	14,078	5,576	639	20,293	19,745	21,394
Total Bank	18	687,249	170,190	23,607	881,046	672,619	168,308	23,398	864,325	857,994	832,425

(1) Credit Risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement Risk and amounts below the thresholds for deduction subject to 250% risk weight.

(2) The EAD on the difference between the authorized and drawn amounts (e.g. the unused portion of a line of credit).

(3) Includes items such as standby letters of credit and documentary credits.

(4) Prior period information for certain sectors has been revised to align to the current period's presentation and better match the borrowers' risk profiles with the relevant sectors.

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH (1)

(\$ millions except as noted)

		Q4 2021				
	Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
	a	b	c	d	e	f
1 SA-CCR (for derivatives)	9,617	17,595		1.4	37,972	9,703
2 Internal Model Method (for derivatives and SFTs)			-	-	-	-
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					32,194	4,247
5 VaR for SFTs					-	-
6 Total						13,950

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH (1)

(\$ millions except as noted)

		Q3 2021				
	Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
	a	b	c	d	e	f
1 SA-CCR (for derivatives)	10,132	18,294		1.4	39,722	11,159
2 Internal Model Method (for derivatives and SFTs)			-	-	-	-
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					31,927	4,078
5 VaR for SFTs					-	-
6 Total						15,237

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH (1)

(\$ millions except as noted)

		Q2 2021				
	Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
	a	b	c	d	e	f
1 SA-CCR (for derivatives)	9,182	17,524		1.4	37,388	10,987
2 Internal Model Method (for derivatives and SFTs)			-	-	-	-
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					33,790	4,606
5 VaR for SFTs					-	-
6 Total						15,593

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH (1)

(\$ millions except as noted)

		Q1 2021				
	Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
	a	b	c	d	e	f
1 SA-CCR (for derivatives)	8,261	18,967		1.4	37,960	11,524
2 Internal Model Method (for derivatives and SFTs)			-	-	-	-
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					29,317	4,165
5 VaR for SFTs					-	-
6 Total						15,689

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH (1)

(\$ millions except as noted)

		Q4 2020				
	Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
	a	b	c	d	e	f
1 SA-CCR (for derivatives)	9,402	18,319		1.4	38,583	11,605
2 Internal Model Method (for derivatives and SFTs)			-	-	-	-
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					25,490	3,408
5 VaR for SFTs					-	-
6 Total						15,013

(1) Excludes credit valuation adjustment charge and exposures cleared through a central counterparty.

**CCR2 - CREDIT VALUATION ADJUSTMENT (CVA)
CAPITAL CHARGE**

(\$ millions)

		Q4 2021		Q3 2021	
		EAD post-CRM	RWA	EAD post-CRM	RWA
		a	b	c	d
	Total portfolios subject to the Advanced CVA capital charge	-	-	-	-
1	(i) VaR component (including the 3×multiplier)		-		-
2	(ii) Stressed VaR component (including the 3×multiplier)		-		-
3	All portfolios subject to the Standardized CVA capital charge	26,668	3,317	27,857	3,795
4	Total subject to the CVA capital charge	26,668	3,317	27,857	3,795

**CCR2 - CREDIT VALUATION ADJUSTMENT (CVA)
CAPITAL CHARGE**

(\$ millions)

		Q2 2021		Q1 2021	
		EAD post-CRM	RWA	EAD post-CRM	RWA
		a	b	c	d
	Total portfolios subject to the Advanced CVA capital charge	-	-	-	-
1	(i) VaR component (including the 3×multiplier)		-		-
2	(ii) Stressed VaR component (including the 3×multiplier)		-		-
3	All portfolios subject to the Standardized CVA capital charge	26,170	4,563	26,683	5,036
4	Total subject to the CVA capital charge	26,170	4,563	26,683	5,036

**CCR2 - CREDIT VALUATION ADJUSTMENT (CVA)
CAPITAL CHARGE**

(\$ millions)

		Q4 2020	
		EAD post-CRM	RWA
		a	b
	Total portfolios subject to the Advanced CVA capital charge	-	-
1	(i) VaR component (including the 3×multiplier)		-
2	(ii) Stressed VaR component (including the 3×multiplier)		-
3	All portfolios subject to the Standardized CVA capital charge	27,167	4,198
4	Total subject to the CVA capital charge	27,167	4,198

**CCR3 - STANDARDIZED APPROACH – CCR EXPOSURES BY REGULATORY
PORTFOLIO AND RISK WEIGHTS (1)**

(\$ millions)

		Q4 2021								
		Risk Weight								Total credit exposure
		0%	10%	20%	50%	75%	100%	150%	Others	
Regulatory portfolio	LINE #	a	b	c	d	e	f	g	h	i
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	4	-	-	-	-	-	4
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-
Banks	4	-	-	559	-	-	-	-	-	559
Securities firms	5	-	-	311	-	-	-	-	-	311
Corporates	6	-	-	-	-	-	327	-	-	327
Regulatory retail portfolios	7	-	-	-	-	-	-	-	-	-
Secured by residential property	8	-	-	-	-	-	-	-	-	-
Secured by commercial real estate	9	-	-	-	-	-	-	-	-	-
Equity	10	-	-	-	-	-	-	-	-	-
Defaulted exposures	11	-	-	-	-	-	-	-	-	-
Higher-risk categories (2)	12	-	-	-	-	-	-	3	-	3
Other assets	13	-	-	-	-	-	-	-	-	-
Total	14	-	-	874	-	-	327	3	-	1,204

**CCR3 - STANDARDIZED APPROACH – CCR EXPOSURES BY REGULATORY
PORTFOLIO AND RISK WEIGHTS (1)**

(\$ millions)

		Q3 2021								
		Risk Weight								Total credit exposure
		0%	10%	20%	50%	75%	100%	150%	Others	
Regulatory portfolio	LINE #	a	b	c	d	e	f	g	h	i
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	2	-	-	-	-	-	2
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-
Banks	4	-	-	540	-	-	-	-	-	540
Securities firms	5	-	-	366	-	-	-	-	-	366
Corporates	6	-	-	-	-	-	420	-	-	420
Regulatory retail portfolios	7	-	-	-	-	-	-	-	-	-
Secured by residential property	8	-	-	-	-	-	-	-	-	-
Secured by commercial real estate	9	-	-	-	-	-	-	-	-	-
Equity	10	-	-	-	-	-	-	-	-	-
Defaulted exposures	11	-	-	-	-	-	-	-	-	-
Higher-risk categories (2)	12	-	-	-	-	-	-	8	-	8
Other assets	13	-	-	-	-	-	-	-	-	-
Total	14	-	-	908	-	-	420	8	-	1,336

(1) Excludes credit valuation adjustment charge and exposures cleared through a central counterparty.

(2) Non-defaulted exposures with risk weights equal to 150% (e.g. rated BB- or lower).

CCR3 - STANDARDIZED APPROACH – CCR EXPOSURES BY REGULATORY

PORTFOLIO AND RISK WEIGHTS (1)

(\$ millions)

Regulatory portfolio	LINE #	Risk Weight								Total credit exposure i
		0%	10%	20%	50%	75%	100%	150%	Others	
		a	b	c	d	e	f	g	h	
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	1	-	-	-	-	-	1
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-
Banks	4	-	-	298	-	-	-	-	-	298
Securities firms	5	-	-	528	-	-	-	-	-	528
Corporates	6	-	-	-	-	-	427	-	-	427
Regulatory retail portfolios	7	-	-	-	-	-	-	-	-	-
Secured by residential property	8	-	-	-	-	-	-	-	-	-
Secured by commercial real estate	9	-	-	-	-	-	4	-	-	4
Equity	10	-	-	-	-	-	-	-	-	-
Defaulted exposures	11	-	-	-	-	-	-	-	-	-
Higher-risk categories (2)	12	-	-	-	-	-	-	3	-	3
Other assets	13	-	-	-	-	-	-	-	-	-
Total	14	-	-	827	-	-	431	3	-	1,261

CCR3 - STANDARDIZED APPROACH – CCR EXPOSURES BY REGULATORY

PORTFOLIO AND RISK WEIGHTS (1)

(\$ millions)

Regulatory portfolio	LINE #	Risk Weight								Total credit exposure
		0%	10%	20%	50%	75%	100%	150%	Others	
		a	b	c	d	e	f	g	h	
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-
Banks	4	-	-	366	-	-	-	-	-	366
Securities firms	5	-	-	366	-	-	-	-	-	366
Corporates	6	-	-	-	-	-	380	-	-	380
Regulatory retail portfolios	7	-	-	-	-	-	-	-	-	-
Secured by residential property	8	-	-	-	-	-	-	-	-	-
Secured by commercial real estate	9	-	-	-	-	-	6	-	-	6
Equity	10	-	-	-	-	-	-	-	-	-
Defaulted exposures	11	-	-	-	-	-	-	-	-	-
Higher-risk categories (2)	12	-	-	-	-	-	-	5	-	5
Other assets	13	-	-	-	-	-	-	-	-	-
Total	14	-	-	732	-	-	386	5	-	1,123

CCR3 - STANDARDIZED APPROACH – CCR EXPOSURES BY REGULATORY

PORTFOLIO AND RISK WEIGHTS (1)

(\$ millions)

Regulatory portfolio	LINE #	Risk Weight								Total credit exposure i
		0%	10%	20%	50%	75%	100%	150%	Others	
		a	b	c	d	e	f	g	h	
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-
Banks	4	-	-	291	-	-	-	-	-	291
Securities firms	5	-	-	3	-	-	-	-	-	3
Corporates	6	-	-	-	-	-	440	-	-	440
Regulatory retail portfolios	7	-	-	-	-	-	-	-	-	-
Secured by residential property	8	-	-	-	-	-	-	-	-	-
Secured by commercial real estate	9	-	-	-	-	-	6	-	-	6
Equity	10	-	-	-	-	-	-	-	-	-
Defaulted exposures	11	-	-	-	-	-	-	-	-	-
Higher-risk categories (2)	12	-	-	-	-	-	-	9	-	9
Other assets	13	-	-	-	-	-	-	-	-	-
Total	14	-	-	294	-	-	446	9	-	749

(1) Excludes credit valuation adjustment charge and exposures cleared through a central counterparty.

(2) Non-defaulted exposures with risk weights equal to 150% (e.g. rated BB- or lower).

CCR4 - IRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

CCR4 - IRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE (\$ millions except as noted)						Q4 2021						
						EAD post- CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #							
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	15,784	0.06%	3,471	29.59%	0.86	1,685	10.68%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	1,866	0.19%	413	39.55%	1.66	614	32.91%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	3,694	0.32%	506	36.53%	1.31	1,451	39.27%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	7,160	0.57%	555	27.78%	1.34	3,112	43.47%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	4,233	1.20%	615	30.48%	1.29	2,648	62.55%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	1,118	3.40%	276	24.58%	1.36	773	69.12%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	18	13.51%	22	41.31%	1.88	36	196.01%
Default	Default	100.00 (Default)	C	C to D	8	10	100.00%	8	42.07%	1.69	56	557.41%
Sub-total					9	33,883		5,866			10,375	
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	15,960	0.03%	209	8.67%	1.34	376	2.36%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	108	0.19%	7	28.70%	0.53	20	18.38%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	19	0.32%	6	27.85%	0.43	4	21.21%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	6	0.56%	6	33.70%	1.11	2	40.70%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	1	1.32%	6	54.99%	0.03	1	88.44%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	7.56%	2	40.00%	1.00	-	145.72%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	16,094		236			403	
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	16,018	0.07%	289	34.61%	1.13	1,807	11.28%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,863	0.19%	84	35.00%	0.47	415	22.27%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	878	0.33%	48	34.44%	0.55	259	29.54%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	109	0.54%	74	37.04%	0.96	52	47.72%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	2	1.17%	11	43.25%	0.84	2	78.43%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	115	2.74%	6	44.99%	1.00	129	112.93%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	18,985		512			2,664	
Total (all wholesale portfolios)					28	68,962		6,614			13,442	

(1) Calculated as obligor PD weighted by EAD.

(2) Obligor count for Wholesale portfolios is at the borrower level.

(3) Calculated as the obligor LGD weighted by EAD.

(4) Calculated as the obligor effective maturity in years weighted by EAD.

CCR4 - IRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

CCR4 - IRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE (\$ millions except as noted)						Q3 2021						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	14,423	0.06%	3,138	29.51%	0.96	1,608	11.15%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	2,954	0.19%	423	31.76%	1.38	782	26.48%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	3,895	0.32%	512	39.22%	1.54	1,725	44.27%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	5,204	0.57%	459	30.17%	1.27	2,421	46.52%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	5,561	1.17%	737	29.37%	1.59	3,423	61.55%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	1,202	4.57%	276	23.98%	1.45	868	72.22%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	46	13.53%	18	29.82%	1.29	64	139.29%
Default	Default	100.00 (Default)	C	C to D	8	40	100.00%	13	37.36%	1.37	197	494.96%
Sub-total					9	33,325		5,576			11,088	
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	16,068	0.03%	214	8.68%	1.35	393	2.45%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	76	0.19%	6	43.31%	0.96	22	29.45%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	86	0.32%	10	10.78%	0.12	7	8.01%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	2	0.61%	2	18.71%	3.97	1	42.63%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	10	1.63%	4	28.38%	0.43	5	55.52%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	1	9.70%	1	40.00%	1.00	2	163.52%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	16,243		237			430	
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	17,398	0.07%	286	34.88%	1.11	1,963	11.29%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,811	0.19%	97	34.98%	0.47	400	22.09%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	600	0.32%	48	34.38%	0.63	181	30.15%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	352	0.54%	13	35.40%	0.17	153	59.01%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	529	0.92%	70	34.68%	1.82	348	45.77%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	55	2.74%	2	45.00%	1.00	62	112.94%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	20,745		516			3,107	
Total (all wholesale portfolios)						28	70,313	6,329			14,625	

(1) Calculated as obligor PD weighted by EAD.

(2) Obligor count for Wholesale portfolios is at the borrower level.

(3) Calculated as the obligor LGD weighted by EAD.

(4) Calculated as the obligor effective maturity in years weighted by EAD.

CCR4 - IRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

CCR4 - IRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE (\$ millions except as noted)						Q2 2021						
						EAD post- CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #							
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	16,727	0.06%	3,215	28.86%	0.81	1,676	10.02%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	2,006	0.19%	396	35.47%	1.72	618	30.82%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	3,395	0.32%	507	38.04%	1.49	1,456	42.89%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	4,978	0.57%	537	36.07%	1.42	2,841	57.07%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	5,012	1.24%	709	29.15%	1.62	3,104	61.94%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	1,731	3.38%	289	27.52%	1.50	1,333	77.03%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	60	13.48%	20	32.60%	1.47	93	154.21%
Default	Default	100.00 (Default)	C	C to D	8	29	100.00%	16	40.68%	1.39	154	539.07%
Sub-total					9	33,938		5,689			11,275	
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	13,248	0.03%	228	10.44%	1.69	409	3.09%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	74	0.19%	6	41.24%	0.97	21	28.08%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	24	0.32%	5	10.88%	0.16	2	8.22%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	2	0.62%	2	19.14%	4.31	1	45.22%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	3	1.43%	2	40.00%	1.00	3	79.39%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	1	9.70%	1	40.00%	1.00	2	163.52%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	13,352		244			438	
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	19,858	0.07%	278	34.47%	0.97	2,367	11.92%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,675	0.19%	95	41.23%	0.59	479	28.62%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	619	0.32%	49	33.41%	0.58	178	28.79%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	464	0.54%	55	35.01%	1.42	242	52.06%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	11	1.01%	12	49.75%	0.76	11	96.46%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	-	2.74%	3	35.00%	1.00	-	87.85%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	22,627		492			3,277	
Total (all wholesale portfolios)					28	69,917		6,425			14,990	

(1) Calculated as obligor PD weighted by EAD.

(2) Obligor count for Wholesale portfolios is at the borrower level.

(3) Calculated as the obligor LGD weighted by EAD.

(4) Calculated as the obligor effective maturity in years weighted by EAD.

CCR4 - IRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q1 2021						
						EAD post-CRM (1)	Average PD (2)	Number of obligors (3)	Average LGD (4)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	12,549	0.06%	3,048	29.24%	1.03	1,487	11.85%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	2,494	0.19%	364	33.26%	1.72	744	29.85%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	3,240	0.32%	489	39.34%	1.86	1,553	47.94%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	4,563	0.57%	561	35.85%	1.60	2,662	58.33%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	4,015	1.23%	747	31.80%	1.70	2,738	68.20%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	1,705	3.57%	292	30.73%	1.96	1,562	91.60%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	66	13.68%	19	38.40%	1.37	121	182.09%
Default	Default	100.00 (Default)	C	C to D	8	33	100.00%	19	39.68%	1.64	176	525.82%
Sub-total					9	28,665		5,539			11,043	
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	12,020	0.03%	224	11.05%	1.73	388	3.22%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	65	0.19%	5	43.40%	0.95	19	29.47%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	76	0.32%	5	10.19%	0.04	6	7.30%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	-	0.54%	2	65.00%	1.00	-	83.25%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	3	0.91%	2	40.00%	1.00	2	66.22%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	9.70%	1	40.00%	1.00	-	163.52%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	12,164		239			415	
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	21,532	0.06%	270	34.32%	1.03	2,521	11.70%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,681	0.19%	101	35.13%	0.59	411	24.43%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	1,231	0.32%	51	31.95%	0.35	320	26.03%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	874	0.54%	72	35.51%	1.19	436	49.95%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	6	1.14%	9	37.41%	0.82	4	64.51%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	1	2.74%	2	35.00%	0.39	1	81.58%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	25,325		505			3,693	
Total (all wholesale portfolios)					28	66,154		6,283			15,151	

(1) Calculated as obligor PD weighted by EAD.

(2) Obligor count for Wholesale portfolios is at the borrower level.

(3) Calculated as the obligor LGD weighted by EAD.

(4) Calculated as the obligor effective maturity in years weighted by EAD.

CCR4 - IRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

CCR4 - IRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE (\$ millions except as noted)						Q4 2020						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	14,250	0.06%	2,950	28.08%	1.01	1,543	10.83%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	1,866	0.19%	364	37.61%	2.45	701	37.59%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	2,661	0.32%	494	45.67%	2.32	1,535	57.68%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	4,853	0.57%	577	34.17%	1.55	2,665	54.91%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	3,518	1.25%	758	33.10%	1.76	2,560	72.76%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	1,642	4.08%	293	28.72%	1.97	1,474	89.80%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	162	16.36%	24	30.55%	1.56	246	151.65%
Default	Default	100.00 (Default)	C	C to D	8	69	100.00%	22	37.27%	1.27	338	493.79%
Sub-total					9	29,021		5,482			11,062	
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	15,199	0.03%	223	10.12%	1.49	443	2.91%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	120	0.19%	6	41.11%	0.89	33	27.59%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	34	0.32%	7	10.71%	0.15	3	8.07%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	1	0.54%	4	20.96%	1.00	-	26.84%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	2	0.91%	2	39.96%	1.00	1	66.16%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	2	9.70%	1	40.00%	1.00	3	163.52%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	15,358		243			483	
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	15,962	0.06%	275	34.50%	1.20	2,114	14.80%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,973	0.19%	97	35.29%	0.52	456	23.13%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	688	0.32%	57	33.44%	0.52	201	29.23%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	273	0.54%	129	35.49%	0.63	131	61.42%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	36	1.37%	10	43.70%	1.00	32	88.84%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	13	4.41%	6	36.72%	0.68	14	103.74%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	18,945		574			2,948	
Total (all wholesale portfolios)						28	63,324	6,299			14,493	

(1) Calculated as obligor PD weighted by EAD.

(2) Obligor count for Wholesale portfolios is at the borrower level.

(3) Calculated as the obligor LGD weighted by EAD.

(4) Calculated as the obligor effective maturity in years weighted by EAD.

**CCR5 - COMPOSITION OF COLLATERAL
FOR CCR EXPOSURE (1) (2)**

		Q4 2021					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	LINE #	Segregated	Unsegregated	Segregated	Unsegregated	e	f
(\$ millions)	#	a	b	c	d	e	f
Cash – domestic currency	1	-	3,116	-	1,254	29,188	40,880
Cash – other currencies	2	-	3,754	-	2,503	82,529	76,825
Domestic sovereign debt	3	41	903	595	2,500	40,846	32,663
Other sovereign debt	4	1,501	372	740	398	50,833	56,403
Government agency debt	5	512	2,095	-	478	7,541	25,074
Corporate bonds	6	208	-	279	7	24,234	12,045
Equity securities	7	1,249	400	2,711	4,997	48,931	55,294
Other collateral	8	-	-	-	-	22	5
Total	9	3,511	10,640	4,325	12,137	284,124	299,189

**CCR5 - COMPOSITION OF COLLATERAL
FOR CCR EXPOSURE (1) (2)**

		Q3 2021					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	LINE #	Segregated	Unsegregated	Segregated	Unsegregated	e	f
(\$ millions)	#	a	b	c	d	e	f
Cash – domestic currency	1	-	3,032	-	1,258	29,239	41,939
Cash – other currencies	2	-	4,824	-	2,840	80,145	75,398
Domestic sovereign debt	3	68	1,044	177	2,548	41,287	34,582
Other sovereign debt	4	1,737	271	879	480	47,962	45,219
Government agency debt	5	283	1,964	-	507	7,986	23,796
Corporate bonds	6	256	-	255	10	24,831	20,929
Equity securities	7	270	337	1,795	4,308	48,925	53,942
Other collateral	8	-	-	-	-	7	8
Total	9	2,614	11,472	3,106	11,951	280,382	295,813

**CCR5 - COMPOSITION OF COLLATERAL
FOR CCR EXPOSURE (1) (2)**

		Q2 2021					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	LINE #	Segregated	Unsegregated	Segregated	Unsegregated	e	f
(\$ millions)	#	a	b	c	d	e	f
Cash – domestic currency	1	1	3,745	-	1,474	29,610	34,199
Cash – other currencies	2	-	4,161	-	2,180	72,327	74,603
Domestic sovereign debt	3	226	1,036	246	2,568	34,693	33,718
Other sovereign debt	4	1,605	371	686	460	41,707	39,911
Government agency debt	5	189	1,899	-	389	8,618	23,974
Corporate bonds	6	197	32	289	11	23,569	20,162
Equity securities	7	165	421	1,721	3,511	51,301	54,833
Other collateral	8	-	-	-	-	5	4
Total	9	2,383	11,665	2,942	10,593	261,830	281,404

**CCR5 - COMPOSITION OF COLLATERAL
FOR CCR EXPOSURE (1) (2)**

		Q1 2021					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	LINE #	Segregated	Unsegregated	Segregated	Unsegregated	e	f
(\$ millions)	#	a	b	c	d	e	f
Cash – domestic currency	1	1	2,723	-	2,743	47,295	41,492
Cash – other currencies	2	-	4,743	-	2,466	76,616	89,315
Domestic sovereign debt	3	45	1,008	-	1,463	43,313	41,047
Other sovereign debt	4	1,377	274	858	776	57,493	40,887
Government agency debt	5	75	2,012	-	611	9,833	25,255
Corporate bonds	6	25	2	146	9	21,577	31,121
Equity securities	7	215	590	1,258	4,187	46,912	53,978
Other collateral	8	-	-	-	-	-	-
Total	9	1,738	11,352	2,262	12,255	303,039	323,095

**CCR5 - COMPOSITION OF COLLATERAL
FOR CCR EXPOSURE (1) (2)**

		Q4 2020					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	LINE #	Segregated	Unsegregated	Segregated	Unsegregated	e	f
(\$ millions)	#	a	b	c	d	e	f
Cash – domestic currency	1	1	1,619	-	2,173	44,245	42,536
Cash – other currencies	2	-	5,124	-	2,127	68,849	79,254
Domestic sovereign debt	3	109	2,040	73	3,317	45,158	41,810
Other sovereign debt	4	953	318	583	834	46,877	35,242
Government agency debt	5	32	2,083	-	822	9,564	22,890
Corporate bonds	6	27	1	82	14	21,421	28,907
Equity securities	7	40	146	698	2,711	38,973	40,242
Other collateral	8	-	-	-	-	-	-
Total	9	1,162	11,331	1,436	11,998	275,087	290,881

(1) Segregated refers to collateral which is held in a bankruptcy-remote manner whereas unsegregated refers to collateral that is not held in bankruptcy-remote manner.

(2) Debt issued by Multilaterals and Supranationals is included under other sovereign debt while debt issued by Fannie Mae and Freddie Mac is included under government agency debt.

CCR6 - CREDIT DERIVATIVES EXPOSURES

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q4 2021		Q3 2021	
		Protection bought	Protection sold	Protection bought	Protection sold
		a	b	c	d
(\$ millions)	LINE #				
Notionals					
Single-name credit default swaps	1	778	179	691	208
Index credit default swaps	2	11,579	4,979	8,534	2,496
Total return swaps	3	4,342	3	3,563	48
Credit options	4	-	-	1,878	225
Other credit derivatives	5	-	-	-	-
Total notionals	6	16,699	5,161	14,666	2,977
Fair values					
Positive fair value (asset)	7	41	120	57	69
Negative fair value (liability)	8	356	4	284	4

CCR6 - CREDIT DERIVATIVES EXPOSURES

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q2 2021		Q1 2021	
		Protection bought	Protection sold	Protection bought	Protection sold
		a	b	c	d
(\$ millions)	LINE #				
Notionals					
Single-name credit default swaps	1	898	416	940	410
Index credit default swaps	2	6,042	1,640	6,335	1,829
Total return swaps	3	3,450	159	3,455	75
Credit options	4	737	-	-	-
Other credit derivatives	5	-	-	-	-
Total notionals	6	11,127	2,215	10,730	2,314
Fair values					
Positive fair value (asset)	7	27	20	110	11
Negative fair value (liability)	8	40	71	150	6

CCR6 - CREDIT DERIVATIVES EXPOSURES

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q4 2020	
		Protection bought	Protection sold
		a	b
(\$ millions)	LINE #		
Notionals			
Single-name credit default swaps	1	1,046	510
Index credit default swaps	2	6,021	1,285
Total return swaps	3	3,787	76
Credit options	4	340	-
Other credit derivatives	5	-	-
Total notionals	6	11,194	1,871
Fair values			
Positive fair value (asset)	7	94	70
Negative fair value (liability)	8	13	52

CCR8 - EXPOSURES TO CENTRAL COUNTERPARTIES

(\$ millions)	Q4 2021		Q3 2021		Q2 2021		Q1 2021		Q4 2020	
	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
	a	b	c	d	e	f	g	h	i	j
1 Exposures to QCCPs (total)		780		833		592		877		631
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:	18,440	380	16,929	348	15,247	320	17,228	358	16,901	349
3 (i) OTC derivatives	3,701	85	3,175	73	4,029	96	3,968	93	3,381	79
4 (ii) Exchange-traded derivatives	13,902	278	12,263	245	10,218	204	11,844	237	12,862	257
5 (iii) Securities financing transactions	837	17	1,491	30	1,000	20	1,416	28	658	13
6 (iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
7 Segregated initial margin	-	-	-	-	-	-	-	-	-	-
8 Non-segregated initial margin	5,423	-	5,173	-	4,157	-	4,768	-	3,629	-
9 Pre-funded default fund contributions	894	400	1,083	485	1,010	272	1,185	519	798	282
10 Unfunded default fund contributions	-	-	-	-	-	-	-	-	-	-
11 Exposures to non-QCCPs (total)	-	-	-	-	-	-	-	-	-	-
12 Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which:	-	-	-	-	-	-	-	-	-	-
13 (i) OTC derivatives	-	-	-	-	-	-	-	-	-	-
14 (ii) Exchange-traded derivatives	-	-	-	-	-	-	-	-	-	-
15 (iii) Securities financing transactions	-	-	-	-	-	-	-	-	-	-
16 (iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
17 Segregated initial margin	-	-	-	-	-	-	-	-	-	-
18 Non-segregated initial margin	-	-	-	-	-	-	-	-	-	-
19 Pre-funded default fund contributions	-	-	-	-	-	-	-	-	-	-
20 Unfunded default fund contributions	-	-	-	-	-	-	-	-	-	-

DERIVATIVE INSTRUMENTS		Q4 2021				Q3 2021			
		Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)
(\$ millions)	LINE #								
Interest Rate Contracts									
Over-the-counter									
Swaps (2)	1	4,151,291	2,636	6,936	1,422	4,183,654	3,859	8,640	2,392
Forward rate agreements	2	147,657	667	2,545	826	327,467	582	2,248	987
Purchased options	3	69,491	16	72	81	66,740	21	74	145
Written options	4	68,155	20	105	70	71,604	32	135	87
	5	4,436,594	3,339	9,658	2,399	4,649,465	4,494	11,097	3,611
Exchange traded									
Futures	6	232,972	71	141	3	219,076	104	195	4
Purchased options	7	10,611	2	4	-	16,104	12	18	-
Written options	8	3,621	2	4	-	3,769	8	12	-
	9	247,204	75	149	3	238,949	124	225	4
Total Interest Rate Contracts	10	4,683,798	3,414	9,807	2,402	4,888,414	4,618	11,322	3,615
Foreign Exchange Contracts									
Over-the-counter									
Swaps	11	599,333	1,087	4,609	987	628,112	1,081	4,861	1,089
Forward foreign exchange contracts	12	489,426	769	6,649	883	429,649	1,006	7,297	844
Purchased options	13	54,145	93	270	104	54,514	86	250	88
Written options	14	54,147	11	115	38	55,687	4	91	24
	15	1,197,051	1,960	11,643	2,012	1,167,962	2,177	12,499	2,045
Exchange traded									
Futures	16	222	1	2	-	373	1	3	-
Purchased options	17	1,762	15	22	-	1,482	23	33	1
Written options	18	4,735	26	37	1	3,788	43	63	1
	19	6,719	42	61	1	5,643	67	99	2
Total Foreign Exchange Contracts	20	1,203,770	2,002	11,704	2,013	1,173,605	2,244	12,598	2,047
Commodity Contracts									
Over-the-counter									
Swaps	21	28,892	4,357	8,183	2,148	29,686	3,338	6,877	2,093
Purchased options	22	4,526	1,537	2,601	457	5,090	654	1,489	441
Written options	23	3,132	6	175	51	3,412	12	236	70
	24	36,550	5,900	10,959	2,656	38,188	4,004	8,602	2,604
Exchange traded									
Futures	25	39,448	1,829	3,244	65	37,241	1,630	2,987	60
Purchased options	26	10,020	474	721	14	7,359	922	1,350	27
Written options	27	11,000	463	727	15	8,518	584	912	18
	28	60,468	2,766	4,692	94	53,118	3,136	5,249	105
Total Commodity Contracts	29	97,018	8,666	15,651	2,750	91,306	7,140	13,851	2,709
Equity Contracts									
Over-the-counter	30	99,478	467	9,754	2,663	82,223	452	10,020	2,907
Exchange traded	31	106,302	3,873	7,938	159	92,906	3,017	6,691	134
Total Equity Contracts	32	205,780	4,340	17,692	2,822	175,129	3,469	16,711	3,041
Credit Contracts	33	17,516	277	721	79	14,032	237	678	65
Sub-total	34	6,207,882	18,699	55,575	10,066	6,342,486	17,708	55,160	11,477
Total	35	6,207,882	18,699	55,575	10,066	6,342,486	17,708	55,160	11,477

(1) Risk-weighted assets are reported after the impact of master netting agreements and application of 1.06 AIRB scaling factor, where applicable.

(2) Interest Rate Contracts include Interest Rate Total Return Swaps.

DERIVATIVE INSTRUMENTS		Q2 2021				Q1 2021				Q4 2020				
		Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	
(\$ millions)		LINE #												
Interest Rate Contracts														
Over-the-counter Swaps (2)		1	4,329,627	4,419	9,517	2,467	4,301,635	4,244	9,235	2,709	4,335,291	5,228	10,713	3,380
Forward rate agreements		2	457,650	570	2,105	852	462,501	1,169	3,177	1,399	517,332	1,153	3,332	1,479
Purchased options		3	62,835	-	77	254	57,437	15	73	201	57,833	2	55	12
Written options		4	65,771	34	166	95	63,180	59	199	143	64,728	68	206	150
		5	4,915,883	5,023	11,865	3,668	4,884,753	5,487	12,684	4,452	4,975,184	6,451	14,306	5,021
Exchange traded														
Futures		6	265,786	104	204	4	262,981	179	300	6	297,626	22	83	2
Purchased options		7	6,976	3	6	-	5,344	2	3	-	24,683	45	66	1
Written options		8	2,515	6	9	-	1,101	5	7	-	3,796	3	4	-
		9	275,277	113	219	4	269,426	186	310	6	326,105	70	153	3
Total Interest Rate Contracts		10	5,191,160	5,136	12,084	3,672	5,154,179	5,673	12,994	4,458	5,301,289	6,521	14,459	5,024
Foreign Exchange Contracts														
Over-the-counter														
Swaps		11	618,097	1,238	5,249	1,296	635,785	1,026	5,482	1,285	637,501	872	5,581	794
Forward foreign exchange contracts		12	464,418	1,271	7,272	983	494,785	1,137	8,234	712	494,640	1,032	7,859	823
Purchased options		13	40,020	87	222	109	40,187	70	205	88	39,067	68	196	95
Written options		14	41,648	4	84	29	43,888	5	73	25	41,327	5	76	27
		15	1,164,183	2,600	12,827	2,417	1,214,645	2,238	13,994	2,110	1,212,535	1,977	13,712	1,739
Exchange traded														
Futures		16	112	1	1	-	1,018	2	3	-	1,608	1	2	-
Purchased options		17	1,919	23	33	1	1,321	19	27	1	1,673	12	17	-
Written options		18	2,284	20	31	1	2,201	31	44	1	2,346	12	18	-
		19	4,315	44	65	2	4,540	52	74	2	5,627	25	37	-
Total Foreign Exchange Contracts		20	1,168,498	2,644	12,892	2,419	1,219,185	2,290	14,068	2,112	1,218,162	2,002	13,749	1,739
Commodity Contracts														
Over-the-counter														
Swaps		21	28,885	2,081	5,157	1,778	29,999	1,349	4,441	1,832	30,613	1,424	4,215	2,119
Purchased options		22	5,107	253	846	259	5,450	72	581	197	5,728	117	746	257
Written options		23	3,282	12	230	72	3,580	5	254	77	3,704	1	234	74
		24	37,274	2,346	6,233	2,109	39,029	1,426	5,276	2,106	40,045	1,542	5,195	2,450
Exchange traded														
Futures		25	35,075	1,362	2,607	52	36,469	1,288	2,625	53	39,011	635	1,612	33
Purchased options		26	5,584	532	794	16	5,269	877	1,276	26	4,846	373	562	11
Written options		27	7,055	391	619	12	6,634	663	987	20	6,514	221	363	7
		28	47,714	2,285	4,020	80	48,372	2,828	4,888	99	50,371	1,229	2,537	51
Total Commodity Contracts		29	84,988	4,631	10,253	2,189	87,401	4,254	10,164	2,205	90,416	2,771	7,732	2,501
Equity Contracts														
Over-the-counter		30	81,512	583	9,534	2,806	71,946	541	9,162	2,884	60,504	563	8,010	2,399
Exchange traded		31	91,829	2,703	5,933	119	80,185	3,101	6,572	131	110,274	5,958	10,135	203
Total Equity Contracts		32	173,341	3,286	15,467	2,925	152,131	3,642	15,734	3,015	170,778	6,521	18,145	2,602
Credit Contracts		33	9,733	454	939	82	9,514	372	812	64	9,202	272	741	75
Sub-total		34	6,627,720	16,151	51,635	11,287	6,622,410	16,231	53,772	11,854	6,789,847	18,087	54,826	11,941
Total		35	6,627,720	16,151	51,635	11,287	6,622,410	16,231	53,772	11,854	6,789,847	18,087	54,826	11,941

(1) Risk-weighted assets are reported after the impact of master netting agreements and application of 1.06 AIRB scaling factor where applicable.

(2) Interest Rate Contracts include Interest Rate Total Return Swaps.

SEC1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1) (2)

(\$ millions)		Q4 2021								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	Total retail, of which:	193	-	193	11,942	-	11,942	136	-	136
2	Residential mortgage (3)	-	-	-	671	-	671	81	-	81
3	Credit card	-	-	-	939	-	939	-	-	-
4	Other retail exposures	193	-	193	10,332	-	10,332	55	-	55
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	Total wholesale, of which:	111	12,359	12,470	5,382	-	5,382	25	-	25
7	Loans to corporates	104	12,359	12,463	210	-	210	-	-	-
8	Commercial mortgage	7	-	7	-	-	-	-	-	-
9	Lease and receivables	-	-	-	3,798	-	3,798	19	-	19
10	Other wholesale	-	-	-	1,374	-	1,374	6	-	6
11	Re-securitization	-	-	-	-	-	-	-	-	-

SEC1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1) (2)

(\$ millions)		Q3 2021								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	Total retail, of which:	199	-	199	13,282	-	13,282	55	-	55
2	Residential mortgage (3)	-	-	-	1,494	-	1,494	30	-	30
3	Credit card	-	-	-	946	-	946	-	-	-
4	Other retail exposures	199	-	199	10,842	-	10,842	25	-	25
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	Total wholesale, of which:	87	12,338	12,425	4,697	-	4,697	25	-	25
7	Loans to corporates	87	12,338	12,425	212	-	212	-	-	-
8	Commercial mortgage	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	3,873	-	3,873	19	-	19
10	Other wholesale	-	-	-	612	-	612	6	-	6
11	Re-securitization	-	-	-	-	-	-	-	-	-

- (1) The amounts disclosed represent the carrying value of securitization exposures in the banking book, including securitization exposures where the criteria for recognition of risk transference are not met and where capital is not calculated under OSFI's CAR guideline, Chapter 7, Structured Credit Products. At October 31, 2021, \$115 million (\$142 million at July 31, 2021, \$434 million at April 30, 2021, \$661 million at January 31, 2021 and \$nil at October 31, 2020) securitizations were capitalized under the Credit Risk framework.
- (2) The table excludes securitization-related assets of \$7,451 million at October 31, 2021 (\$5,899 million at July 31, 2021, \$6,171 million at April 30, 2021, \$6,781 million at January 31, 2021 and \$8,094 million at October 31, 2020) that are not subject to capital requirements but consolidated on the balance sheet for accounting purposes.
- (3) Excludes mortgage-backed securities that do not involve the tranching of credit risk (e.g. NHA MBS) which are not considered securitizations as per OSFI's CAR Guideline, Chapter 7, Structured Credit Products.

SEC1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1) (2)

		Q2 2021								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
(\$ millions)		a	b	c	d	e	f	g	h	i
1	Total retail, of which:	498	-	498	12,844	-	12,844	32	-	32
2	Residential mortgage (3)	174	-	174	1,821	-	1,821	7	-	7
3	Credit card	-	-	-	693	-	693	-	-	-
4	Other retail exposures	324	-	324	10,330	-	10,330	25	-	25
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	Total wholesale, of which:	92	12,900	12,992	4,539	-	4,539	25	-	25
7	Loans to corporates	92	12,900	12,992	209	-	209	-	-	-
8	Commercial mortgage	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	3,807	-	3,807	19	-	19
10	Other wholesale	-	-	-	523	-	523	6	-	6
11	Re-securitization	-	-	-	-	-	-	-	-	-

SEC1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1) (2)

		Q1 2021								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
(\$ millions)		a	b	c	d	e	f	g	h	i
1	Total retail, of which:	736	-	736	12,791	-	12,791	40	-	40
2	Residential mortgage (3)	337	-	337	1,887	-	1,887	15	-	15
3	Credit card	-	-	-	816	-	816	-	-	-
4	Other retail exposures	399	-	399	10,088	-	10,088	25	-	25
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	Total wholesale, of which:	70	14,345	14,415	4,689	-	4,689	7	-	7
7	Loans to corporates	70	14,345	14,415	218	-	218	-	-	-
8	Commercial mortgage	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	3,936	-	3,936	-	-	-
10	Other wholesale	-	-	-	535	-	535	7	-	7
11	Re-securitization	-	-	-	-	-	-	-	-	-

SEC1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1) (2)

		Q4 2020								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
(\$ millions)		a	b	c	d	e	f	g	h	i
1	Total retail, of which:	2,167	-	2,167	12,285	-	12,285	44	-	44
2	Residential mortgage (3)	418	-	418	2,011	-	2,011	19	-	19
3	Credit card	1,654	-	1,654	827	-	827	-	-	-
4	Other retail exposures	95	-	95	9,447	-	9,447	25	-	25
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	Total wholesale, of which:	73	14,641	14,714	5,045	-	5,045	7	-	7
7	Loans to corporates	73	14,641	14,714	316	-	316	-	-	-
8	Commercial mortgage	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	4,182	-	4,182	-	-	-
10	Other wholesale	-	-	-	547	-	547	7	-	7
11	Re-securitization	-	-	-	-	-	-	-	-	-

- (1) The amounts disclosed represent the carrying value of securitization exposures in the banking book, including securitization exposures where the criteria for recognition of risk transference are not met and where capital is not calculated under OSFI's CAR guideline, Chapter 7, Structured Credit Products. At October 31, 2021, \$115 million (\$142 million July 31, 2021, \$434 million at April 30, 2021, \$661 million at January 31, 2021 and \$nil at October 31, 2020) securitizations were capitalized under the Credit Risk framework.
- (2) The table excludes securitization-related assets of \$7,451 million at October 31, 2021 (\$5,899 million at July 31, 2021, \$6,171 million at April 30, 2021, \$6,781 million at January 31, 2021 and \$8,094 million at October 31, 2020) that are not subject to capital requirements but consolidated on the balance sheet for accounting purposes.
- (3) Excludes mortgage-backed securities that do not involve the tranching of credit risk (e.g. NHA MBS) which are not considered securitizations as per OSFI's CAR Guideline, Chapter 7, Structured Credit Products.

SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)		Q4 2021								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	Total retail, of which:	-	-	-	-	-	-	207	-	207
2	Residential mortgage	-	-	-	-	-	-	79	-	79
3	Credit card	-	-	-	-	-	-	(2)	-	(2)
4	Auto loans/leases	-	-	-	-	-	-	129	-	129
5	Student loans	-	-	-	-	-	-	-	-	-
6	Other retail exposures	-	-	-	-	-	-	1	-	1
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	Total wholesale, of which:	-	-	-	-	-	-	99	-	99
9	Loans to corporates	-	-	-	-	-	-	5	-	5
10	Commercial mortgage	-	-	-	-	-	-	92	-	92
11	Lease and receivables	-	-	-	-	-	-	2	-	2
12	Auto floorplan	-	-	-	-	-	-	-	-	-
13	Insurance premium	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	-
15	Re-securitization	-	-	-	-	-	-	-	-	-

SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)		Q3 2021								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	Total retail, of which:	-	-	-	-	-	-	172	-	172
2	Residential mortgage	-	-	-	-	-	-	100	-	100
3	Credit card	-	-	-	-	-	-	20	-	20
4	Auto loans/leases	-	-	-	-	-	-	48	-	48
5	Student loans	-	-	-	-	-	-	-	-	-
6	Other retail exposures	-	-	-	-	-	-	4	-	4
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	Total wholesale, of which:	-	-	-	-	-	-	65	-	65
9	Loans to corporates	-	-	-	-	-	-	4	-	4
10	Commercial mortgage	-	-	-	-	-	-	60	-	60
11	Lease and receivables	-	-	-	-	-	-	-	-	-
12	Auto floorplan	-	-	-	-	-	-	-	-	-
13	Insurance premium	-	-	-	-	-	-	1	-	1
14	Other wholesale	-	-	-	-	-	-	-	-	-
15	Re-securitization	-	-	-	-	-	-	-	-	-

(1) The amounts disclosed represent the net positions in the trading book.

SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)		Q2 2021								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	Total retail, of which:	-	-	-	-	-	-	92	-	92
2	Residential mortgage	-	-	-	-	-	-	45	-	45
3	Credit card	-	-	-	-	-	-	15	-	15
4	Auto loans/leases	-	-	-	-	-	-	29	-	29
5	Student loans	-	-	-	-	-	-	-	-	-
6	Other retail exposures	-	-	-	-	-	-	3	-	3
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	Total wholesale, of which:	-	-	-	-	-	-	47	-	47
9	Loans to corporates	-	-	-	-	-	-	-	-	-
10	Commercial mortgage	-	-	-	-	-	-	47	-	47
11	Lease and receivables	-	-	-	-	-	-	-	-	-
12	Auto floorplan	-	-	-	-	-	-	-	-	-
13	Insurance premium	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	-
15	Re-securitization	-	-	-	-	-	-	-	-	-

SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)		Q1 2021								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	Total retail, of which:	-	-	-	-	-	-	123	-	123
2	Residential mortgage	-	-	-	-	-	-	62	-	62
3	Credit card	-	-	-	-	-	-	4	-	4
4	Auto loans/leases	-	-	-	-	-	-	53	-	53
5	Student loans	-	-	-	-	-	-	-	-	-
6	Other retail exposures	-	-	-	-	-	-	4	-	4
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	Total wholesale, of which:	-	-	-	-	-	-	25	-	25
9	Loans to corporates	-	-	-	-	-	-	-	-	-
10	Commercial mortgage	-	-	-	-	-	-	24	-	24
11	Lease and receivables	-	-	-	-	-	-	-	-	-
12	Auto floorplan	-	-	-	-	-	-	-	-	-
13	Insurance premium	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	1	-	1
15	Re-securitization	-	-	-	-	-	-	-	-	-

SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)		Q4 2020								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	Total retail, of which:	-	-	-	-	-	-	151	-	151
2	Residential mortgage	-	-	-	-	-	-	49	-	49
3	Credit card	-	-	-	-	-	-	(7)	-	(7)
4	Auto loans/leases	-	-	-	-	-	-	65	-	65
5	Student loans	-	-	-	-	-	-	9	-	9
6	Other retail exposures	-	-	-	-	-	-	35	-	35
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	Total wholesale, of which:	-	-	-	-	-	-	85	-	85
9	Loans to corporates	-	-	-	-	-	-	1	-	1
10	Commercial mortgage	-	-	-	-	-	-	68	-	68
11	Lease and receivables	-	-	-	-	-	-	2	-	2
12	Auto floorplan	-	-	-	-	-	-	-	-	-
13	Insurance premium	-	-	-	-	-	-	10	-	10
14	Other wholesale	-	-	-	-	-	-	4	-	4
15	Re-securitization	-	-	-	-	-	-	-	-	-

(1) The amounts disclosed represent the net positions in the trading book.

SEC3 - SECURITIZATION EXPOSURES IN THE BANKING BOOK AND ASSOCIATED CAPITAL REQUIREMENTS (BANK ACTING AS ORIGINATOR OR AS SPONSOR) (1)

(\$ millions)		Q4 2021															
		Exposure values by RW bands (2)				Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
1	Total exposures	28,314	240	10	79	38	22,522	476	5,683	-	3,447	130	1,149	-	271	10	83
2	Traditional securitization	17,182	204	10	79	38	11,354	476	5,683	-	1,748	130	1,149	-	135	10	83
3	Of which securitization	17,182	204	10	79	38	11,354	476	5,683	-	1,748	130	1,149	-	135	10	83
4	Of which retail underlying	11,864	77	-	43	36	6,508	476	5,036	-	839	130	1,044	-	67	10	75
5	Of which wholesale	5,318	127	10	36	2	4,846	-	647	-	909	-	105	-	68	-	8
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	11,132	36	-	-	-	11,168	-	-	-	1,699	-	-	-	136	-	-
10	Of which securitization	11,132	36	-	-	-	11,168	-	-	-	1,699	-	-	-	136	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	11,132	36	-	-	-	11,168	-	-	-	1,699	-	-	-	136	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

SEC3 - SECURITIZATION EXPOSURES IN THE BANKING BOOK AND ASSOCIATED CAPITAL REQUIREMENTS (BANK ACTING AS ORIGINATOR OR AS SPONSOR) (1)

(\$ millions)		Q3 2021															
		Exposure values by RW bands (2)				Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
1	Total exposures	29,010	143	44	51	31	23,602	476	5,201	-	3,328	130	1,034	-	258	11	74
2	Traditional securitization	17,890	143	8	51	31	12,446	476	5,201	-	1,635	130	1,034	-	124	11	74
3	Of which securitization	17,890	143	8	51	31	12,446	476	5,201	-	1,635	130	1,034	-	124	11	74
4	Of which retail underlying	13,265	16	-	27	31	8,351	476	4,512	-	955	130	938	-	76	11	66
5	Of which wholesale	4,625	127	8	24	-	4,095	-	689	-	680	-	96	-	48	-	8
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	11,120	-	36	-	-	11,156	-	-	-	1,693	-	-	-	134	-	-
10	Of which securitization	11,120	-	36	-	-	11,156	-	-	-	1,693	-	-	-	134	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	11,120	-	36	-	-	11,156	-	-	-	1,693	-	-	-	134	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) Only includes securitization exposures where the risk transference recognition criteria are met in accordance with OSFI's CAR Guidelines, Chapter 7, Structured Credit Products.

(2) Exposure amounts are net of collateral.

(3) RWA before application of the KIRB cap.

SEC3 - SECURITIZATION EXPOSURES IN THE BANKING BOOK AND ASSOCIATED CAPITAL REQUIREMENTS (BANK ACTING AS ORIGINATOR OR AS SPONSOR) (1)

		Q2 2021																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
(\$ millions)																		
1	Total exposures	28,990	139	8	81	44	23,979	476	4,807	-	3,642	130	978	-	284	11	70	-
2	Traditional securitization	17,279	139	8	81	32	12,256	476	4,807	-	1,729	130	978	-	131	11	70	-
3	Of which securitization	17,279	139	8	81	32	12,256	476	4,807	-	1,729	130	978	-	131	11	70	-
4	Of which retail underlying	12,834	16	-	27	32	8,287	476	4,146	-	967	130	882	-	77	11	62	-
5	Of which wholesale	4,445	123	8	54	-	3,969	-	661	-	762	-	96	-	54	-	8	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	11,711	-	-	-	12	11,723	-	-	-	1,913	-	-	-	153	-	-	-
10	Of which securitization	11,711	-	-	-	12	11,723	-	-	-	1,913	-	-	-	153	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	11,711	-	-	-	12	11,723	-	-	-	1,913	-	-	-	153	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

SEC3 - SECURITIZATION EXPOSURES IN THE BANKING BOOK AND ASSOCIATED CAPITAL REQUIREMENTS (BANK ACTING AS ORIGINATOR OR AS SPONSOR) (1)

		Q1 2021																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, Including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, Including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, Including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
(\$ millions)																		
1	Total exposures	28,998	1,522	23	74	49	24,634	476	5,556	-	3,873	130	1,162	-	303	10	76	-
2	Traditional securitization	17,340	155	23	74	34	11,594	476	5,556	-	1,623	130	1,162	-	124	10	76	-
3	Of which securitization	17,340	155	23	74	34	11,594	476	5,556	-	1,623	130	1,162	-	124	10	76	-
4	Of which retail underlying	12,780	10	16	27	34	7,518	476	4,873	-	921	130	1,062	-	74	10	68	-
5	Of which wholesale	4,560	145	7	47	-	4,076	-	683	-	702	-	100	-	50	-	8	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	11,658	1,367	-	-	15	13,040	-	-	-	2,250	-	-	-	179	-	-	-
10	Of which securitization	11,658	1,367	-	-	15	13,040	-	-	-	2,250	-	-	-	179	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	11,658	1,367	-	-	15	13,040	-	-	-	2,250	-	-	-	179	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

SEC3 - SECURITIZATION EXPOSURES IN THE BANKING BOOK AND ASSOCIATED CAPITAL REQUIREMENTS (BANK ACTING AS ORIGINATOR OR AS SPONSOR) (1)

		Q4 2020																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
(\$ millions)																		
1	Total exposures	30,959	1,804	39	75	68	25,145	2,130	5,670	-	4,462	295	1,284	-	351	23	86	-
2	Traditional securitization	19,257	147	39	75	52	11,770	2,130	5,670	-	1,813	295	1,284	-	139	23	86	-
3	Of which securitization	19,257	147	39	75	52	11,770	2,130	5,670	-	1,813	295	1,284	-	139	23	86	-
4	Of which retail underlying	14,345	11	16	28	52	7,445	2,130	4,877	-	1,048	295	1,167	-	84	23	77	-
5	Of which wholesale	4,912	136	23	47	-	4,325	-	793	-	765	-	117	-	55	-	9	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	11,702	1,657	-	-	16	13,375	-	-	-	2,649	-	-	-	212	-	-	-
10	Of which securitization	11,702	1,657	-	-	16	13,375	-	-	-	2,649	-	-	-	212	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	11,702	1,657	-	-	16	13,375	-	-	-	2,649	-	-	-	212	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) Only includes securitization exposures where the risk transference recognition criteria are met in accordance with OSFI's CAR Guidelines, Chapter 7, Structured Credit Products.

(2) Exposure amounts are net of collateral.

(3) RWA before application of the KIRB cap.

SEC4 - SECURITIZATION EXPOSURES IN THE BANKING BOOK AND ASSOCIATED CAPITAL REQUIREMENTS (BANK ACTING AS INVESTOR) (1)

Q4 2021																	
(\$ millions)	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
	≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Total exposures	155	6	-	-	-	74	87	-	-	11	11	-	-	1	1	-	-
2 Traditional securitization	155	6	-	-	-	74	87	-	-	11	11	-	-	1	1	-	-
3 Of which securitization	155	6	-	-	-	74	87	-	-	11	11	-	-	1	1	-	-
4 Of which retail underlying	136	-	-	-	-	55	81	-	-	8	8	-	-	1	1	-	-
5 Of which wholesale	19	6	-	-	-	19	6	-	-	3	3	-	-	-	-	-	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

SEC4 - SECURITIZATION EXPOSURES IN THE BANKING BOOK AND ASSOCIATED CAPITAL REQUIREMENTS (BANK ACTING AS INVESTOR) (1)

Q3 2021																	
(\$ millions)	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
	≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Total exposures	64	16	-	-	-	45	35	-	-	8	6	-	-	1	-	-	-
2 Traditional securitization	64	16	-	-	-	45	35	-	-	8	6	-	-	1	-	-	-
3 Of which securitization	64	16	-	-	-	45	35	-	-	8	6	-	-	1	-	-	-
4 Of which retail underlying	45	10	-	-	-	26	29	-	-	5	3	-	-	1	-	-	-
5 Of which wholesale	19	6	-	-	-	19	6	-	-	3	3	-	-	-	-	-	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) Only includes securitization exposures where the risk transference recognition criteria are met in accordance with OSFI's CAR Guidelines, Chapter 7, Structured Credit Products.

(2) Exposure amounts are net of collateral.

(3) RWA before application of the KIRB cap.

SEC4 - SECURITIZATION EXPOSURES IN THE BANKING BOOK AND ASSOCIATED CAPITAL REQUIREMENTS (BANK ACTING AS INVESTOR) (1)

		Q2 2021																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
(\$ millions)																		
1	Total exposures	41	16	-	-	-	51	6	-	-	8	3	-	-	1	-	-	-
2	Traditional securitization	41	16	-	-	-	51	6	-	-	8	3	-	-	1	-	-	-
3	Of which securitization	41	16	-	-	-	51	6	-	-	8	3	-	-	1	-	-	-
4	Of which retail underlying	22	10	-	-	-	32	-	-	-	6	-	-	-	1	-	-	-
5	Of which wholesale	19	6	-	-	-	19	6	-	-	2	3	-	-	-	-	-	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

SEC4 - SECURITIZATION EXPOSURES IN THE BANKING BOOK AND ASSOCIATED CAPITAL REQUIREMENTS (BANK ACTING AS INVESTOR) (1)

		Q1 2021																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
(\$ millions)																		
1	Total exposures	30	10	7	-	-	40	7	-	-	7	4	-	-	1	1	-	-
2	Traditional securitization	30	10	7	-	-	40	7	-	-	7	4	-	-	1	1	-	-
3	Of which securitization	30	10	7	-	-	40	7	-	-	7	4	-	-	1	1	-	-
4	Of which retail underlying	30	10	-	-	-	40	-	-	-	7	-	-	-	1	-	-	-
5	Of which wholesale	-	-	7	-	-	-	7	-	-	-	4	-	-	-	1	-	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

SEC4 - SECURITIZATION EXPOSURES IN THE BANKING BOOK AND ASSOCIATED CAPITAL REQUIREMENTS (BANK ACTING AS INVESTOR) (1)

		Q4 2020																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
(\$ millions)																		
1	Total exposures	34	10	7	-	-	25	26	-	-	5	8	-	-	-	1	-	-
2	Traditional securitization	34	10	7	-	-	25	26	-	-	5	8	-	-	-	1	-	-
3	Of which securitization	34	10	7	-	-	25	26	-	-	5	8	-	-	-	1	-	-
4	Of which retail underlying	34	10	-	-	-	25	19	-	-	5	4	-	-	-	1	-	-
5	Of which wholesale	-	-	7	-	-	-	7	-	-	-	4	-	-	-	-	-	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) Only includes securitization exposures where the risk transference recognition criteria are met in accordance with OSFI's CAR Guidelines, Chapter 7, Structured Credit Products.

(2) Exposure amounts are net of collateral.

(3) RWA before application of the KIRB cap.

MARKET RISK RISK-WEIGHTED ASSETS (RWA) MOVEMENT BY KEY DRIVERS

(\$ millions)	LINE #	Q4 2021	Q3 2021	Q2 2021	Q1 2021	Q4 2020
Market Risk RWA, beginning of quarter	1	10,395	8,553	9,111	9,348	9,609
Movement in risk levels (1)	2	1,973	(1,503)	(643)	133	(1,028)
Model updates (2)	3	-	-	-	-	-
Methodology and policy (3)	4	(302)	3,345	85	(370)	767
Acquisition and disposals	5	-	-	-	-	-
Foreign exchange movement and others	6	-	-	-	-	-
Market Risk RWA, end of quarter	7	12,066	10,395	8,553	9,111	9,348

(1) Movement in risk levels includes changes in exposures and market movements.

(2) Model updates include updates to risk models to reflect recent experience and changes in model scope.

(3) Methodology and policy include methodology changes to the calculations driven by regulatory policy changes, such as new or revised regulation.

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH (\$ millions except as noted)		LINE #	Q4 2021						Q3 2021					
			PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)		PD (1) (2) (3) (8)		LGD (1) (4) (5) (8)		EAD (6) (7) (8)	
			Average estimated	Actual	Average estimated	Actual	Estimated	Actual	Average estimated	Actual	Average estimated	Actual	Estimated	Actual
Risk Profile														
Wholesale														
Corporate	1	1.16%	0.30%	35.89%	15.44%	135	96	1.13%	0.35%	35.11%	11.46%	339	265	
Sovereign	2	0.18%	0.05%	17.62%	0.00%	-	-	0.18%	0.04%	14.53%	0.00%	-	-	
Bank	3	0.49%	0.00%	15.07%	0.00%	-	-	0.47%	0.00%	15.51%	0.00%	-	-	
Retail														
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (9) (10)	4	0.86%	0.47%	16.47%	5.25%	303	303	0.84%	0.47%	16.14%	6.03%	296	296	
HELOCs (10)	5	0.41%	0.21%	30.96%	9.35%	78	66	0.37%	0.22%	27.78%	10.11%	79	67	
Qualifying revolving retail (QRR)	6	0.96%	0.93%	87.69%	77.21%	434	391	1.03%	0.98%	87.79%	76.69%	455	412	
Other retail (excl. SMEs)	7	4.35%	3.64%	84.20%	77.15%	251	248	4.19%	3.48%	84.13%	77.46%	269	267	
Retail SMEs	8	1.87%	1.11%	70.34%	59.31%	141	138	1.95%	1.25%	69.95%	61.17%	160	157	

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH														
Risk Profile		LINE #	Q2 2021						Q1 2021					
			PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)	
			Average estimated	Actual	Average estimated	Actual	Estimated	Actual	Average estimated	Actual	Average estimated	Actual	Estimated	Actual
(\$ millions except as noted)														
Wholesale														
Corporate	1	1.05%	0.60%	35.56%	14.77%	1,128	946	1.02%	0.69%	35.74%	20.06%	1,839	1,513	
Sovereign	2	0.17%	0.04%	18.15%	0.00%	-	-	0.10%	0.00%	12.38%	0.00%	-	-	
Bank	3	0.44%	0.00%	15.55%	0.00%	-	-	0.42%	0.00%	15.23%	0.00%	-	-	
Retail														
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (9) (10)	4	0.92%	0.49%	23.75%	8.29%	322	322	0.89%	0.49%	23.04%	8.20%	319	319	
HELOCs (10)	5	0.42%	0.25%	41.83%	9.76%	94	81	0.42%	0.25%	39.99%	8.94%	100	88	
Qualifying revolving retail (QRR)	6	1.17%	0.98%	87.22%	75.01%	476	433	1.26%	1.01%	87.05%	74.99%	493	451	
Other retail (excl. SMEs)	7	4.46%	3.60%	83.87%	77.35%	294	292	5.31%	4.31%	84.51%	78.25%	310	308	
Retail SMEs	8	2.74%	1.39%	71.26%	64.85%	165	163	1.42%	1.17%	85.53%	77.98%	38	34	

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH							
(\$ millions except as noted)							
Risk Profile	LINE #	Q4 2020					
		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual
Wholesale							
Corporate	1	1.02%	0.70%	35.51%	19.14%	1,982	1,688
Sovereign	2	0.11%	0.00%	12.30%	0.00%	-	-
Bank	3	0.38%	0.00%	15.22%	0.00%	-	-
Retail							
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (9) (10)	4	0.92%	0.48%	23.70%	5.04%	268	268
HELOCs (10)	5	0.42%	0.24%	39.44%	6.65%	101	85
Qualifying revolving retail (QRR)	6	1.24%	1.06%	84.92%	78.38%	509	472
Other retail (excl. SMEs)	7	5.13%	4.39%	84.57%	77.12%	327	325
Retail SMEs	8	1.34%	1.23%	84.10%	77.91%	41	37

(1) The actual percentages reflect the experience of the past 12 months and are compared to the estimated percentages as at the beginning of the 12 month period being assessed.

(2) Wholesale PDs are based on a borrower count simple average. There have been no Bank defaults in the past 12 months.

(3) Retail PDs are based on account weighted average.

(4) Wholesale LGDs are expressed as an exposure weighted average. The LGD figures include back-dated resolved facilities.

(5) Retail LGDs are based on weighted average of LGD eligible accounts.

(6) Wholesale EADs represent predicted vs. realized comparison for defaults in the previous 12 months. Term products are not included. There have been no defaults in the Bank asset class within the past 12 months.

(7) Retail EADs represent predicted vs. realized comparison for defaults in the previous 12 months.

(8) Prior period has been reclassified to conform with current period's presentation.

(9) Mortgages insured by Canada Mortgage and Housing Corporation and private mortgage insurers are primarily included in Sovereign.

(10) Investor-owned mortgages are included in the Other Retail asset class.

CR9 - IRB - BACKTESTING OF PROBABILITY OF DEFAULT (PD) PER PORTFOLIO (1)

(\$ millions except as noted)

(\$ millions except as noted)

						Q4 2021						
Risk Profile	BMO Rating	PD Range (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Weighted average PD (2)	Arithmetic average PD by obligors	Number of obligors (3)		Defaulted obligors in the year	Of which: new defaulted obligors in the year (4)	Average historical annual default rate (5)
						End of previous year	End of the year					
						a	b	c	d	e	f	
Residential mortgages and HELOCs												
Exceptionally low		≤ 0.05			1	0.04%	0.04%	92,792	94,280	31	1	0.03%
Very low		> 0.05 to 0.20			2	0.10%	0.09%	512,850	548,647	322	4	0.07%
Low		> 0.20 to 0.75			3	0.50%	0.44%	123,836	114,578	267	5	0.35%
Medium		> 0.75 to 7.00			4	3.45%	2.95%	72,998	60,439	1,017	15	2.30%
High		> 7.00 to 99.99			5	34.14%	29.12%	6,190	5,085	1,007	1	22.28%
Default		100.00 (Default)			6	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					7			808,666	823,029	2,644	26	
Other retail												
Exceptionally low		≤ 0.05			8	0.04%	0.04%	13,991	20,353	7	1	0.03%
Very low		> 0.05 to 0.20			9	0.12%	0.14%	314,218	344,734	302	4	0.10%
Low		> 0.20 to 0.75			10	0.39%	0.34%	852,345	932,837	1,884	110	0.24%
Medium		> 0.75 to 7.00			11	2.05%	2.00%	627,842	623,789	7,800	383	1.43%
High		> 7.00 to 99.99			12	20.51%	28.55%	269,959	269,304	66,254	63	25.06%
Default		100.00 (Default)			13	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					14			2,078,355	2,191,017	76,247	561	
Qualifying revolving retail												
Exceptionally low		≤ 0.05			15	0.03%	0.03%	1,810,069	2,576,705	743	-	0.02%
Very low		> 0.05 to 0.20			16	0.11%	0.11%	1,491,469	526,740	562	-	0.08%
Low		> 0.20 to 0.75			17	0.34%	0.36%	729,642	949,549	3,704	22	0.27%
Medium		> 0.75 to 7.00			18	2.30%	2.51%	538,362	654,754	13,875	389	2.15%
High		> 7.00 to 99.99			19	18.67%	20.09%	114,002	111,978	25,037	107	18.20%
Default		100.00 (Default)			20	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					21			4,683,544	4,819,726	43,921	518	
Retail small-and-medium-sized entities												
Exceptionally low		≤ 0.05			22	0.03%	0.03%	37,503	2	-	-	0.00%
Very low		> 0.05 to 0.20			23	0.10%	0.11%	49,310	93,764	97	-	0.11%
Low		> 0.20 to 0.75			24	0.56%	0.48%	30,544	34,043	141	3	0.44%
Medium		> 0.75 to 7.00			25	2.88%	2.26%	35,459	65,942	777	8	1.88%
High		> 7.00 to 99.99			26	16.23%	16.38%	23,001	8,505	1,205	11	15.20%
Default		100.00 (Default)			27	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					28			175,817	202,256	2,220	22	
Total (all retail portfolios)												
					29			7,746,382	8,036,028	125,032	1,127	

(1) The results shown in the table cover all models within these asset classes.

(2) Calculated as the obligor PD weighted by EAD.

(3) Obligor count for Retail portfolios is at the account level, excluding defaulted accounts. The reported count reflects the model coverage as at the reporting period for both the previous and current year.

(4) Calculated as the number of obligors having defaulted during the last 12-month period that were not funded at the end of the previous year.

(5) Retail portfolios use 6-15 year average of the annual default rate.

CR9 - IRB - BACKTESTING OF PROBABILITY OF DEFAULT (PD) PER PORTFOLIO (1)

(\$ millions except as noted)

(\$ millions except as noted)						Q4 2021						
Risk Profile	BMO Rating	PD Range (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Weighted average PD (2)	Arithmetic average PD by obligors	Number of obligors (3)		Defaulted obligors in the year	Of which: new defaulted obligors in the year (4)	Average historical annual default rate (5)
						End of previous year	End of the year					
						a	b	c	d	e	f	
Corporate												
Investment grade	I-1	≤ 0.02	-	-	1	0.00%	0.00%	-	-	-	-	0.00%
Investment grade	I-2	>0.02 to ≤ 0.03	Aaa/Aa1	AAA/AA+	2	0.03%	0.03%	77	65	-	-	0.00%
Investment grade	I-3	>0.03 to ≤ 0.07	Aa2/Aa3	AA/AA-	3	0.04%	0.06%	518	394	-	-	0.08%
Investment grade	I-4	>0.07 to ≤ 0.11	A1/A2/A3	A+/A/A-	4	0.07%	0.08%	1,727	1,827	2	-	0.04%
Investment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	5	0.11%	0.13%	3,408	3,644	6	1	0.08%
Investment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	6	0.20%	0.22%	5,199	6,327	5	-	0.16%
Investment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	7	0.32%	0.32%	8,801	9,951	14	-	0.24%
Non-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	8	0.60%	0.62%	8,047	7,780	11	1	0.52%
Non-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	9	0.98%	1.06%	7,537	7,283	19	-	0.91%
Non-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	10	1.77%	1.75%	3,872	3,560	17	-	1.47%
Non-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	11	2.74%	2.74%	3,224	2,812	18	-	2.20%
Watchlist	P-1	>5.16 to ≤ 9.70	B2	B	12	6.33%	6.88%	554	420	19	-	7.04%
Watchlist	P-2	>9.70 to ≤ 18.23	B3	B-	13	14.23%	14.01%	829	777	52	-	14.70%
Watchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	14	20.14%	20.14%	142	181	6	-	20.63%
Default	Default	100.00 (Default)	C	C/D	15	100.00%	100.00%	-	-	-	-	0.00%
Sub-total					16			43,935	45,021	169	2	
Sovereign												
Investment grade	I-1	≤ 0.02	Aaa	AAA	17	0.00%	0.01%	32	28	-	-	0.00%
Investment grade	I-2	>0.02 to ≤ 0.03	Aa1/Aa2/Aa3	AA+/AA/AA-	18	0.03%	0.02%	394	372	-	-	0.00%
Investment grade	I-3	>0.03 to ≤ 0.07	A1/A2	A+/A	19	0.04%	0.04%	599	605	-	-	0.00%
Investment grade	I-4	>0.07 to ≤ 0.11	A3	A-	20	0.07%	0.08%	521	503	1	-	0.02%
Investment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	21	0.11%	0.12%	318	290	-	-	0.00%
Investment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	22	0.20%	0.21%	99	104	-	-	0.00%
Investment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	23	0.32%	0.32%	102	89	-	-	0.00%
Non-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	24	0.61%	0.62%	62	68	-	-	0.00%
Non-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	25	1.07%	1.06%	56	69	-	-	0.00%
Non-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	26	1.76%	1.74%	38	33	-	-	0.00%
Non-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	27	2.74%	2.74%	44	58	-	-	0.00%
Watchlist	P-1	>5.16 to ≤ 9.70	B2	B	28	6.29%	6.92%	10	1	-	-	0.00%
Watchlist	P-2	>9.70 to ≤ 18.23	B3	B-	29	13.95%	13.95%	5	3	-	-	0.00%
Watchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	30	0.00%	0.00%	-	-	-	-	0.00%
Default	Default	100.00 (Default)	C	C/D	31	100.00%	100.00%	-	-	-	-	0.00%
Sub-total					32			2,280	2,223	1	-	
Bank												
Investment grade	I-1	≤ 0.02	-	-	33	0.00%	0.00%	-	-	-	-	0.00%
Investment grade	I-2	>0.02 to ≤ 0.03	Aaa/Aa1/Aa2/Aa3	AAA/AA+/AA/AA-	34	0.03%	0.03%	17	8	-	-	0.00%
Investment grade	I-3	>0.03 to ≤ 0.07	A1/A2	A+/A	35	0.05%	0.05%	39	52	-	-	0.05%
Investment grade	I-4	>0.07 to ≤ 0.11	A3	A-	36	0.07%	0.07%	71	58	-	-	0.00%
Investment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	37	0.11%	0.11%	44	58	-	-	0.06%
Investment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	38	0.19%	0.19%	97	77	-	-	0.05%
Investment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	39	0.32%	0.32%	74	74	-	-	0.07%
Non-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	40	0.55%	0.56%	43	28	-	-	0.09%
Non-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	41	0.91%	0.95%	22	18	-	-	0.34%
Non-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	42	1.54%	1.57%	17	22	-	-	0.15%
Non-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	43	2.74%	2.74%	22	21	-	-	0.31%
Watchlist	P-1	>5.16 to ≤ 9.70	B2	B	44	0.00%	0.00%	1	-	-	-	0.00%
Watchlist	P-2	>9.70 to ≤ 18.23	B3	B-	45	9.70%	9.70%	1	1	-	-	2.94%
Watchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	46	0.00%	0.00%	-	-	-	-	0.00%
Default	Default	100.00 (Default)	C	C/D	47	0.00%	0.00%	-	-	-	-	0.00%
Sub-total					48			448	417	-	-	
Total (all wholesale portfolios)						49		46,663	47,661	170	2	

(1) The results shown in the table cover all models within these asset classes.

(2) Calculated as the obligor PD weighted by EAD.

(3) Obligor count for Wholesale portfolios is at the borrower level, excluding defaulted obligors.

(4) Calculated as the number of obligors having defaulted during the last 12-month period that were not funded at the end of the previous year.

(5) Wholesale portfolios use 16 year average of the annual default rate.

CR9 - IRB - BACKTESTING OF PROBABILITY OF DEFAULT (PD) PER PORTFOLIO (1)

(\$ millions except as noted)

(\$ millions except as noted)

						Q4 2020						
Risk Profile	BMO Rating	PD Range (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Weighted average PD (2)	Arithmetic average PD by obligors	Number of obligors (3)		Defaulted obligors in the year	Of which: new defaulted obligors in the year (4)	Average historical annual default rate (5)
						End of previous year	End of the year	c				
						a	b		d	e	f	
Residential mortgages and HELOCs												
Exceptionally low		≤ 0.05			1	0.04%	0.04%	91,750	92,792	56	7	0.03%
Very low		> 0.05 to 0.20			2	0.10%	0.09%	509,713	512,850	374	5	0.07%
Low		> 0.20 to 0.75			3	0.50%	0.45%	123,503	123,836	292	10	0.32%
Medium		> 0.75 to 7.00			4	3.29%	2.84%	77,994	72,998	1,225	7	2.20%
High		> 7.00 to 99.99			5	32.75%	28.53%	6,251	6,190	1,096	4	22.19%
Default		100.00 (Default)			6	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					7			809,211	808,666	3,043	33	
Other retail												
Exceptionally low		≤ 0.05			8	0.04%	0.04%	13,455	13,991	3	-	0.04%
Very low		> 0.05 to 0.20			9	0.12%	0.14%	325,964	314,218	324	9	0.10%
Low		> 0.20 to 0.75			10	0.41%	0.34%	792,643	852,345	2,425	392	0.24%
Medium		> 0.75 to 7.00			11	2.08%	2.07%	682,890	627,842	10,626	526	1.43%
High		> 7.00 to 99.99			12	23.14%	29.35%	313,209	269,959	81,069	54	25.45%
Default		100.00 (Default)			13	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					14			2,128,161	2,078,355	94,447	981	
Qualifying revolving retail												
Exceptionally low		≤ 0.05			15	0.02%	0.02%	1,867,766	1,810,069	630	-	0.02%
Very low		> 0.05 to 0.20			16	0.10%	0.09%	1,499,913	1,491,469	1,572	50	0.08%
Low		> 0.20 to 0.75			17	0.54%	0.52%	798,986	729,642	4,230	74	0.33%
Medium		> 0.75 to 7.00			18	3.05%	3.01%	603,012	538,362	15,424	540	2.41%
High		> 7.00 to 99.99			19	23.05%	23.71%	156,374	114,002	31,375	250	20.31%
Default		100.00 (Default)			20	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					21			4,926,051	4,683,544	53,231	914	
Retail small-and-medium-sized entities												
Exceptionally low		≤ 0.05			22	0.02%	0.02%	32,315	37,503	14	-	0.05%
Very low		> 0.05 to 0.20			23	0.10%	0.10%	50,281	49,310	86	2	0.16%
Low		> 0.20 to 0.75			24	0.51%	0.40%	30,027	30,544	201	14	0.55%
Medium		> 0.75 to 7.00			25	2.51%	1.95%	38,461	35,459	638	6	1.69%
High		> 7.00 to 99.99			26	14.30%	16.70%	7,180	23,001	1,052	22	15.05%
Default		100.00 (Default)			27	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					28			158,264	175,817	1,991	44	
Total (all retail portfolios)												
					29			8,021,687	7,746,382	152,712	1,972	

(1) The results shown in the table cover all models within these asset classes.

(2) Calculated as the obligor PD weighted by EAD.

(3) Obligor count for Retail portfolios is at the account level, excluding defaulted accounts. The reported count reflects the model coverage as at the reporting period for both the previous and current year.

(4) Calculated as the number of obligors having defaulted during the last 12-month period that were not funded at the end of the previous year.

(5) Retail portfolios use 6-15 year average of the annual default rate.

CR9 - IRB - BACKTESTING OF PROBABILITY OF DEFAULT (PD) PER PORTFOLIO (1)

(\$ millions except as noted)

(\$ millions except as noted)						Q4 2020						
Risk Profile	BMO Rating	PD Range (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Weighted average PD	Arithmetic average PD by obligors	Number of obligors (3)		Defaulted obligors in the year (4)	Of which: new defaulted obligors in the year (5)	Average historical annual default rate (6)
						(2)	PD by obligors	End of previous year	End of the year			
						a	b	c	d	e	f	
Corporate												
Investment grade	I-1	≤ 0.02	-	-	1	0.00%	0.00%	-	-	-	-	0.00%
Investment grade	I-2	>0.02 to ≤ 0.03	Aaa/Aa1	AAA/AA+	2	0.03%	0.03%	83	77	-	-	0.00%
Investment grade	I-3	>0.03 to ≤ 0.07	Aa2/Aa3	AA/AA-	3	0.04%	0.06%	595	518	-	-	0.07%
Investment grade	I-4	>0.07 to ≤ 0.11	A1/A2/A3	A+/A/A-	4	0.07%	0.08%	1,634	1,727	1	-	0.04%
Investment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	5	0.11%	0.13%	3,524	3,408	1	-	0.09%
Investment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	6	0.20%	0.22%	4,956	5,199	8	1	0.17%
Investment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	7	0.32%	0.32%	8,752	8,801	9	-	0.26%
Non-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	8	0.62%	0.63%	8,362	8,047	21	-	0.57%
Non-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	9	0.98%	1.15%	7,758	7,537	26	1	0.99%
Non-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	10	1.79%	1.74%	3,584	3,872	33	1	1.59%
Non-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	11	2.74%	2.74%	2,227	3,224	41	2	2.31%
Watchlist	P-1	>5.16 to ≤ 9.70	B2	B	12	6.24%	7.13%	358	554	28	2	7.12%
Watchlist	P-2	>9.70 to ≤ 18.23	B3	B-	13	13.46%	15.18%	649	829	82	3	14.75%
Watchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	14	19.22%	20.41%	150	142	16	-	20.35%
Default	Default	100.00 (Default)	C	C/D	15	100.00%	100.00%	-	-	-	-	0.00%
Sub-total					16			42,632	43,935	266	10	
Sovereign												
Investment grade	I-1	≤ 0.02	Aaa	AAA	17	0.01%	0.01%	23	32	-	-	0.00%
Investment grade	I-2	>0.02 to ≤ 0.03	Aa1/Aa2/Aa3	AA+/AA/AA-	18	0.02%	0.02%	568	394	-	-	0.00%
Investment grade	I-3	>0.03 to ≤ 0.07	A1/A2	A+/A	19	0.04%	0.04%	976	599	-	-	0.00%
Investment grade	I-4	>0.07 to ≤ 0.11	A3	A-	20	0.07%	0.07%	1,192	521	-	-	0.00%
Investment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	21	0.11%	0.12%	588	318	-	-	0.00%
Investment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	22	0.20%	0.20%	325	99	-	-	0.00%
Investment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	23	0.32%	0.32%	121	102	-	-	0.00%
Non-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	24	0.62%	0.61%	100	62	-	-	0.00%
Non-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	25	1.05%	1.09%	49	56	-	-	0.00%
Non-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	26	1.72%	1.72%	42	38	-	-	0.00%
Non-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	27	2.74%	2.74%	36	44	-	-	0.00%
Watchlist	P-1	>5.16 to ≤ 9.70	B2	B	28	5.71%	5.71%	1	10	-	-	0.00%
Watchlist	P-2	>9.70 to ≤ 18.23	B3	B-	29	13.52%	14.39%	6	5	-	-	0.00%
Watchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	30	0.00%	0.00%	-	-	-	-	0.00%
Default	Default	100.00 (Default)	C	C/D	31	100.00%	100.00%	-	-	-	-	0.00%
Sub-total					32			4,027	2,280	-	-	
Bank												
Investment grade	I-1	≤ 0.02	-	-	33	0.00%	0.00%	-	-	-	-	0.00%
Investment grade	I-2	>0.02 to ≤ 0.03	Aaa/Aa1/Aa2/Aa3	AAA/AA+/AA/AA-	34	0.03%	0.03%	16	17	-	-	0.00%
Investment grade	I-3	>0.03 to ≤ 0.07	A1/A2	A+/A	35	0.05%	0.05%	43	39	-	-	0.05%
Investment grade	I-4	>0.07 to ≤ 0.11	A3	A-	36	0.07%	0.07%	63	71	-	-	0.00%
Investment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	37	0.11%	0.11%	53	44	-	-	0.06%
Investment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	38	0.19%	0.19%	80	97	-	-	0.06%
Investment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	39	0.32%	0.32%	80	74	-	-	0.08%
Non-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	40	0.56%	0.57%	46	43	-	-	0.09%
Non-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	41	0.91%	0.97%	24	22	-	-	0.36%
Non-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	42	1.55%	1.66%	22	17	-	-	0.16%
Non-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	43	2.74%	2.74%	13	22	-	-	0.33%
Watchlist	P-1	>5.16 to ≤ 9.70	B2	B	44	5.16%	5.16%	2	1	-	-	0.00%
Watchlist	P-2	>9.70 to ≤ 18.23	B3	B-	45	9.70%	9.70%	1	1	-	-	3.13%
Watchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	46	0.00%	0.00%	-	-	-	-	0.00%
Default	Default	100.00 (Default)	C	C/D	47	0.00%	0.00%	-	-	-	-	0.00%
Sub-total					48			443	448	-	-	
Total (all wholesale portfolios)												
					49			47,102	46,663	266	10	

(1) The results shown in the table cover all models within these asset classes.

(2) Calculated as the obligor PD weighted by EAD.

(3) Obligor count for Wholesale portfolios is at the borrower level, excluding defaulted obligors.

(4) Prior period has been reclassified to conform with current period's presentation.

(5) Calculated as the number of obligors having defaulted during the last 12-month period that were not funded at the end of the previous year.

(6) Wholesale portfolios use 15 year average of the annual default rate.

Advanced Internal Ratings Based Approach (AIRB): The AIRB Approach is the most advanced of the range of options for determining the capital requirements for credit risk. This option allows banks to use their own internal model to measure credit risk capital requirements, subject to regulatory approval. OSFI has indicated that it expects the largest Canadian Banks to adopt the AIRB Approach.

Basel Capital Floor: A capital floor is measured based on the Basel Standardized Approach for credit risk and internal model for market risk, as prescribed by OSFI in CAR.

Central Counterparty (CCP): A clearing house that acts as an intermediary between counterparties for contracts traded in one or more financial markets. CCPs aim to mitigate risk through the use of margin requirements (both initial and variation) and a default management process, including a default fund and other resources. A CCP becomes a counterparty to trades with market participants through novation, an open offer system, or another legally binding arrangement. For the purposes of the capital framework, a CCP is a financial institution.

Common Equity Tier 1 (CET1): Primarily comprised of common shares, surplus resulting from the issue of instruments included in Common Equity Tier 1, retained earnings, and accumulated other comprehensive income. Regulatory CET1 deductions include: goodwill, intangible assets, pension assets, certain deferred tax asset and other items.

Credit valuation Adjustment (CVA): The adjustment that a bank must add as a capital charge to cover the risk of mark-to-market losses on the expected counterparty risk to OTC derivatives.

Drawn: The amount of funds invested or advanced to a customer.

Exposure at Default (EAD): EAD for on-balance sheet amounts represents outstandings, grossed up by provisions for credit losses on impaired loans and write-offs. EAD for undrawn and other off-balance sheet are estimated using Credit Conversion Factors (CCFs).

Loss Given Default (LGD): A measure of our economic loss, the amount that may not be recovered in the event of a default, presented as a proportion of the exposure at default.

Probability of Default (PD): Represents the likelihood that a borrower or counterparty will go into default within a one-year time horizon.

Qualifying Central Counterparty (QCCP): An entity that is licensed to operate as a central counterparty (CCP) and is permitted by the appropriate regulator/overseer to operate as such with respect to the products offered.

Risk-Weighted Assets (RWA): A measure of a bank's exposures, weighted for their relative risk and calculated in accordance with OSFI's regulatory capital rules.

Securities Financing Transactions (SFT): Transactions such as repurchase agreements, reverse repurchase agreements, security lending and borrowing, which are also referred to as Repo Style transactions, and wholesale margin lending transactions.

Standardized Approach (SA): An approach that allows banks to measure capital requirements by multiplying exposures by defined percentages based on the exposures product type and external credit rating (if applicable).

Total Loss Absorbing Capital (TLAC): The sum of Tier 1 capital, Tier 2 Capital, and Prescribed Shares and Liabilities ("Other TLAC Instruments") that are subject to conversion - in whole or in part - into common shares pursuant to subsection 39.2(2.3) of the Canada Deposit Insurance Corporation Act and meet all of the eligibility criteria set out in this guideline.

Undrawn Commitments: The unutilized authorizations associated with the drawn loans, including those which are unconditionally cancellable.